





# 企业使命

服务社会 和谐共赢

# 企业愿景

行业精品 锻造经典

# 企业精神

务实 创新 精细 卓越



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董事长、党委书记 杲传勇 Board Chairman and Party Secretary Gao Chuanyong

# 董事长致辞

2016年,齐商银行面对严峻复杂的经济金融形势,在各级党委政府和监管部门的正确领导及社会各界的大力支持下,认真落实"防风险、提质量、促转型、抓创新、增效益"的总体要求,全行干部员工迎难而上、奋力拼搏,有效应对外部激烈竞争及内部结构调整带来的困难与挑战,各项工作保持稳中有好、稳中有进的发展态势,实现了新的中期发展规划的良好开局。截止2016年末,资产总额达到1,040.68亿元,较年初增长25.04%,居山东银监局辖内城商行第五位;各项存款余额766.20亿元,较年初增加13.82%;各项贷款余额521.87亿元,较年初增加17.9%,存贷款余额均居山东银监局辖内城商行第四位;实现经营利润12.86亿元,上缴各项税金3.61亿元,同比增加11%;资产利润率达到0.54%,资本利润率达到5.36%,各项主要监管指标持续达标。

一是公司治理不断完善。2016年,董事会持续完善公司治理制度,公司治理主体的职责边界和决策程序更加清晰;加大对各类风险的管控力度,促进了风险内控管理体系的持续优化;制定实施新中期发展规划,推动全行各项业务科学稳健发展。监事会积极开展履职监督、财务监督、内控监督、风险管理监督活动,采取多项措施落实监督职责,全面强化监督职能,取得了显著成效。坚持董事会月度重点工作部署及高级管理层定期报告制度,董事会、监事会及高级管理层的协调运行机制进一步优化。切实贯彻落实资本新规,持续完善内源性资本积累为主、外源性融资为辅的资本补充机制,引导全行大力发展低资本占用业务和中间业务,资本配置进一步优化;完成了增发11.256亿股资本金、募集补充核心资本41.76亿元的工作,壮大了资本实力,资本充足率水平持续提升。

二是特色业务再创佳绩。小微金融全面完成"三个不低于"监管指标,荣获"全国金融青年五四奖章集体"等多项荣誉,供应链金融、科技金融、农村金融实现破题,创新成果转化初显成效。聚力发展个贷业务,全行消费贷款余额占比较年初提升两个百分点,增量居全省城商行第二位。理财、基金、保险、公务卡等业务稳步发展,中间业务收入占比达到8.62%,同比增加0.99个百分点。同业及市场业务持续发力,实现营业收入14亿元,占全行总收入的三分之一。国际金融因时而变,积极探索节约型资本创新之路,正式取得黄金询价交易资格,持续贡献全行50%以上的中间业务收入。网点转型持续深化,零售专业支行试水发展,小微及社区支行数量达17家,经营业绩稳步向好。

三是创新发展亮点丰富。成功上线柜面业务无纸化系统,成为全省首家实现柜面无纸化的城商行,有效提高了服务效率、降低了运营成本。电子银行线上5大平台近30余项新功能上线,自助渠道产品日益丰富,服务能力显著提升。借势"互联网+"发展机遇,着力开展与医疗、教育、交通等公共事业领域的合作,实现日均存款近亿元。强化与互联网企业合作,拓宽用卡环境,直销银行持续发力,注册用户资产余额超6亿元。创新推出全市首家教育贷、车位分期等业务,持续推进互联网线上消费信贷业务合作,尝试探索零售业务批量化授信模式。同业投行条线顺利完成转型架构改革,成功发行首期开放式理财产品,正式成立本行第一支产业基金,进一步拓展了投融资渠道、提高了综合收益。

四是内控建设措施有力。全面风险管理体系建设有序推进,走在省内参与行前列。自主编制印发《内部控制手册》,实现了银监会《商业银行内部控制指引》的可视化。反洗钱黑名单系统成功上线运行,成为省内首家上线黑名单筛查系统的机构,在跨境业务筛查工作中发挥了重要作用。上线重点业务监督系统,为构建扁平化、专业化的运营管理模式奠定了坚实的基础。修订完善30余项信贷管理制度,设定了授信"十个严禁"的"红线"和重点领域授信预警阀值,多措并举强化执行,严控授信风险源头。全行贷款抵质押率持续提高,信用风险缓释能力进一步提高。强化运维管控,开展多层次、多系统的应急演练,保障了信息科技系统连续安全稳定运行。认真落实省局全面检查意见书要求,制定完善了整改方案,整改工作落实有力。组织开展了"两加强、两遏制"回头看专项检查活动,提高了常规非现场检查、飞行检查、专项检查的有效性,稽核审计成果利用进一步强化。

2017年,本行将全面贯彻落实党的十八大、十八届三中、四中、五中、六中全会和中央经济工作会议精神,坚持"稳中求进"的总基调和"稳发展、调结构、防风险、增效益"的总要求,紧紧围绕"市民银行"和"中小企业主办行"的市场定位,坚持稳健发展、调整结构、深化创新、优化机制,切实增强各项工作的前瞻性和执行力,提升精细化管理水平和核心竞争力,推进本行实现新常态下的科学稳健创新发展,为将本行打造成为一家特色显著、效益优良、省内领先的区域性现代化商业银行、实现新时代的"齐银梦"而不懈努力!

# Message from the Chairman

Facing severe and complex economic and financial situations in 2016, Qishang Bank carefully implemented the general requirements of "preventing risk, improving quality, accelerating transformation, promoting innovation and increasing benefits" under correct leadership of the CPC committees and governments at all levels, regulators and strong support from all walks of life. All the staff fought hard to overcome the difficulties and challenges brought by external competition and internal structure adjustment, the Bank thus sustained the momentum of achieving progress while ensuring stability of the business operation, and made a good beginning of the new mid-term development plan. By the end of 2016, the Bank recorded its total assets of RMB104.068 billion, an increase of 25.04% over the beginning of the year, ranking fifth among the urban commercial banks under the jurisdiction of CBRC Shandong Office. The balance of deposits arrived at RMB76.62 billion, rising by 13.82% over the year beginning. The Bank recorded a combined loan balance of RMB52.187 billion, up by 17.9% over the beginning of the year and ranking fourth among the urban commercial banks under the jurisdiction of CBRC Shangdong Office. The Bank registered its operating profit of RMB1.286 billion and paid the taxes and duties amounting to RMB361 million, an increase of 11% year on year. The ROA reached 0.54% and the ROC was 5.36%, and key regulatory indicators continuously fulfilled the requirements.

To be specific, firstly, the Bank continuously improves its corporate governance. In 2016, the Board of Directors continued great efforts to improve the corporate governance system, making the responsibility boundary and decision-making procedures of corporate governance bodies clearer. Further efforts were also spared to control various risks and promote continuous optimization of the internal control management system. The new medium-term development plan was implemented, thereby driving scientific and stable progress of the Bank's business operations. The Board of Supervisors actively carried out a wide range of supervision activities, including supervision over duty performance, financial operation, internal control and risk management, as well as took multiple measures to perform and intensify its supervision function and made an evident effect, . Besides, the Board of Directors adhered to the system of monthly priorities deployment and the Senior Management persisted in the regular reporting system, and the coordinated operating mechanism of the Board of Directors, the Board of Supervisors and the Senior Management was further optimized. In addition, the Bank seriously implemented the new capital regulations, and improved its capital replenishing mechanism mainly supported by endogenous capital and supplemented by external funding, guided all departments and outlets to develop businesses involving low capital occupation and the fee-based business, further optimizing the capital allocation. Also, the Bank completed the additional placement of 1.1256 billion to replenish the registered capital and raised RMB4.176 billion to replenish the core capital, thus bolstering the capital adequacy ratio.

Secondly, the distinctive business created another record. Small and micro enterprise banking sector fully fulfilled the "Three No Less Than" regulatory indictors, and won many honors, including "5-4 National Financial Youth Collective Award". The Bank made breakthroughs in supply chain finance, IT finance and rural finance, and achieved an initial effect in the transformation of innovation results. Joints efforts were devoted to drive the development of personal loan, the combined balance of consumption loan raised by two percentage points compared with that of the year beginning, ranking second among all urban commercial banks of Shandong Province. Furthermore, wealth management, funds, insurance, business cards and other businesses all witnessed stable development. The income of fee-based business accounted for 8.62%, an increase of 0.99 percentage point year on year. The peers and market business sustained the robust growth and realized the operating income of RMB1.4 billion; accounting for one third of the Bank's total operating income. To respond to changes in the international financial situation, the Bank actively explored the way of capital innovation and acquired the qualification for gold inquiry transaction, which contributed more than 50% income to the fee-based income. Besides, the Bank continuously optimized the transformation of its business outlets, piloted the professional retain sub-branches and possessed 17 small & micro and community sub-branches.

Thirdly, innovative development displayed lots of highlights. Specifically, the Bank launched counter paper-free system, thereby becoming the first urban commercial bank without paper of counter business in Shandong Province, effectively improving the service efficiency and cutting down the operating cost. More than 30 new functions were deployed to the 5 platforms for e-banking system and more products were available for the self-service channels, demonstrating obvious enhancement of the service capacity. Grasping the opportunity created by the "Internet +", the Bank made great efforts to cooperate with the medical treatment, education, traffic and other public causes, thus attracting the daily-average deposit of almost RMB100 million. In addition, the Bank strengthened the cooperation with the internet enterprises to expand the environment of card use, the direct-sale banking continued its growth and recorded the combined asset balance of registered users of more than RMB600 million. The Bank pioneered the education loan, installation loan for parking lot and other innovative businesses, and made continuous efforts to promote the cooperation with online consumption credit business, tried to explore the batch credit mode in the retail business. Meanwhile, the peers and investment banking sector also smoothly completed the reform of transformation framework, and successfully launched the first open-ended wealth management product, as well as formally established the Bank's first industrial fund, further expanding the channel of investment and financing and increasing the comprehensive income.

Fourthly, effective measures were taken to promote the internal control construction measures. The Bank drove the construction of comprehensive risk management system in an orderly manner and ranked top among the banks of Shandong Province. The Bank independently formulated and distributed the Internal Control Manual, making the Guidelines for Internal Control of Commercial Banks issued by China Banking Regulatory Commission visual. The AML blacklist system was launched successfully, making the Bank become the first institution owning the blacklist system in Shandong Province and play an important role in cross-border business. In addition, the Bank launched the supervision system for key businesses, laying a solid foundation for building the flat and professional operation and management mode. Furthermore, the Bank revised and updated more than 30 credit management policies, set up the "red line" of "Ten Bans" and the credit warning threshold for key fields, and took multiple measures to strictly prevent the risks from the origin. The mortgage rate and pledge rate of loans kept rising, further enhancing the credit risk mitigation capacity. On these bases, the Bank intensified the control over operation and maintenance, carried out a series of multi-layered emergency drillings involving different systems, thereby guaranteeing continuous and secure operation of the IT system. Also, the Bank seriously implemented the requirements raised by the comprehensive inspection letter issued by CBRC Shandong Office, worked out the rectification plan and conducted the rectification effectively. It organized and performed the review of "Two Enhancements and Two Curbs", and made the offsite inspection, unannounced inspection and special inspection more effective, thereby further intensifying the utilization of audit results.

In 2017, the Bank will comprehensively implement the spirits of the 18th CPC National Congress, as well as the third, fourth, fifth and sixth plenary sessions of the 18th CPC Central Committee and the Central Economic Work Conference, adhere to the general principle of making progress while maintaining stability and overall requirements of "stabilizing development, streamlining structure, preventing risks and increasing benefits", as well as closely focus on THE market positioning of "resident bank" and "sponsor banking of SMEs", so as to promote the stable development, adjust the structure, deepen the innovation and optimize the mechanism, and firmly making the business operations more forward-looking and practicable, enhance the lean management level and core competitiveness, drive the Bank to achieve scientific and stable development in an innovative way under the new normal, and make unremitting efforts to forge the Bank to be a regional modern commercial banking leader with distinctive businesses and rich benefits in Shandong Province and realize the "Qishang Bank Dream" in the new era!



行长、党委副书记 赵晓东 President and Vice Party Secretary Zhao Xiaodong



监事长、党委副书记 韩兴柱 Chief Supervisor and Vice Party Secretary Han Xingzhu

# 重要提示

本行董事会及其董事保证本报告所载资料不存在任何虚假记载、误导性陈述或重大遗漏,并对其内容的真实性、准确性和完整性负个别及连带责任。

本行2017年4月11日召开第六届董事会第十一次会议审议通过了本年度报告。

本年度财务会计报告已经由立信会计师事务所按照国家企业会计准则的规定进行了审计,本年度报告 经注册会计师孙晓爽、杨俊玉签字,出具了标准无保留意见的审计报告。

齐商银行股份有限公司董事会

董事长杲传勇、行长赵晓东、财务总监郝同利保证年度报告中财务会计报告的真实、完整。

# **Important Notice**

The Board of Directors and all the directors of the Bank undertake that the information in this Report contains no false record, misleading statement or material omission, and assume individual and joint & several liabilities for the authenticity, accuracy and integrity of the contents hereof.

This Annual Report was deliberated and adopted at the eleventh meeting of the sixth Board of Directors of the Bank.

The annual financial report has been audited by BDO China ShuLun Pan Certified Public Accountants LLP in accordance with the Accounting Standards for Enterprises of China, and the Annual Report has been signed by the CPAs Sun Xiaoshuang and Yang Junyu with standard unqualified audit report issued.

The Board of Directors of QISHANG BANK CO., LTD.

The Chairman Gao Chuanyong, the President Zhao Xiaodong and the Financial Controller HaoTongli hereby warrant the authenticity and integrity of the Financial Report in this Report.

# 基本情况 Basic Information

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# 第一部分 基本情况

一、法定中文名称: 齐商银行股份有限公司

(简称: 齐商银行, 下称本行)

法定英文名称: QI SHANG BANK CO., LTD

(英文简称: QISHANG BANK)

二、法定代表人: 杲传勇

三、董事会秘书: 马慧玲

四、成立时间: 1997年8月28日

五、注册资本金: 人民币 32.1316 亿元

六、注册和办公地址: 山东省淄博市张店区中心路 105 号

邮政编码: 255025

国际互联网网址: http://www.qsbank.cc

电话: 0533-2178888 传真: 0533-2179666

# 七、董事会秘书处联系方式:

电话: 0533-2178888-9197 传真: 0533-2178888-9109

# 八、其它信息

1. 统一社会信用代码: 913700001641139094

2. 金融许可证号码: B0171H237030001

九、本报告分别以中英文编制,中英文本理解上发生歧义时,以中文文本为准。

# **Part I. Basic Information**

I. Legal name in Chinese: 齐商银行股份有限公司

("齐商银行" for short, hereinafter referred to as "the Bank")

Legal name in English: QISHANG BANK Co., LTD

(hereinafter referred to as QISHANG BANK in English)

- II. Legal representative: Gao Chuanyong
- III. Secretary to the Board of Directors: Ma Huiling
- IV. Date of establishment: August 28, 1997
- V. Registered capital: RMB 3.21316 billion
- VI. Registered & office address: No. 105, Zhongxin Road, Zhangdian District, Zibo, Shandong Province

Zip code: 255025

Website: http://www.qsbank.cc

Tel: +86-533-2178 888

Fax: +86-533-2179 666

VII. Contact information of Board Secretariat

Tel: +86-533-2178888-9197

Fax: +86-533-2178888-9109

- VIII. Other information
  - 1. Unified social credit code: 913700001641139094
  - 2. Financial license No.: B0171H237030001
- IX. The report is prepared in both English and Chinese. The Chinese version shall prevail if there is any ambiguity between the Chinese and English understanding.

# 主要经营情况 Major Operating Conditions

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# 第二部分 主要经营情况

# 一、总体经营情况

# 主要利润指标(单位:元)

项目	2016年金额
营业利润	585,165,538.92
投资收益	48,598,463.08
营业外收支净额	1,603,539.05
利润总额	586,769,077.97
净利润(归属于母公司股东的净利润)	478,689,405.91
经营活动产生的现金流量净额	8,295,819,163.92

# 主要会计数据(单位:元)

项 目	2016年	2015年	2014年
营业收入	2,499,285,982.95	2,512,370,471.16	2,476,940,840.51
净利润	478,689,405.91	625,047,426.23	762,522,469.59
总资产	104,067,849,539.13	83,229,245,368.74	70,733,992,471.70
总负债	92,446,825,508.80	76,147,771,050.26	64,411,842,153.22
股东权益	11,621,024,030.33	7,081,474,318.48	6,322,150,318.48

# 主要财务指标(单位:元)

项目	2016年	2015年	2014年
每股收益	0.21	0.33	0.45
每股净资产	3.62	3.78	3.71
每股经营活动产生的现金流量净额	2.58	4.20	-0.41
净资产收益率	5.36%	9.52%	14.17%



- 1、资产规模继续保持较快增长。截至报告期末,本行集团口径资产总额1040.68亿元,较年初增加208.39亿元,增幅25.04%;母公司法人口径资产总额1016.55亿元,较年初增加200.46亿元,增幅24.56%;集团口径贷款总额521.87亿元,较年初增加79.22亿元,增幅17.9%;母公司法人口径贷款总额500.49亿元,较年初增加68.35亿元,增幅15.82%。
- 2、盈利水平增势趋缓。截至报告期末,集团口径实现税前利润5.87亿元,较同期减少1.68亿元,减幅22.21%;母公司法人口径实现税前利润5.26亿元,较同期减少1.91亿元,减幅26.66%;集团口径实现净利润5.01亿元,较同期减少1.37亿元,减幅21.40%;母公司法人口径实现净利润4.63亿元,较同期减少1.49亿元,减幅24.37%。集团口径资本利润率为5.36%,资产利润率为0.54%。
- 3、成本控制在合理水平。报告期内,集团口径成本收入比为45.61%,较同期增长3.8个百分点。 其中,发生业务及管理费用11.40亿元,较同期增长8.52%;营业收入24.99亿元,较同期下降0.52%; 母公司法人口径成本收入比为46.18%,较同期上升3.98个百分点。其中,发生业务及管理费用10.98亿元,较同期增长7.55%;营业收入23.77亿元,较同期下降1.73%。
- 4、经营风险控制有效。报告期内,本行统筹部署,积极参与山东省城市商业银行合作联盟牵头的全面风险管理暨新资本管理办法联合实施项目,正式启动了全面风险管理体系基础建设和项目群管理(PMO)项目,并不断优化完善条线嵌入式风险管理模式,全面风险管理水平进一步提高;注重强化授信风险管控,细化改善信贷投向,持续夯实授信基础管理,加强重点领域风险排查,加大不良贷款清收处置力度,信贷结构持续优化,不良贷款反弹趋势得到遏制,信贷精细化管理水平进一步提升。五级分类口径不良贷款率1.88%,较年初下降0.25个百分点;拨备覆盖率160.41%,较去年同期上升5.57个百分点,资本充足率14.72%,核心一级资本充足率13.99%,分别较去年同期上升3.81和3.85个百分点。截至报告期末,本行集团口径杠杆率为8.42%,一级资本净额为115.21亿元。
- 5、机构发展战略顺利实施。报告期内,临沂分行、滨州黄河五路支行、威海荣成支行、济宁曲阜支行相继开业,机构总数达到122家,"立足淄博 服务山东 辐射西安"的金融服务网络得到持续巩固。
- 6、改革创新成效显著。报告期内,建立健全创新管理体制,实施完成了包括35项创新项目在内的年度创新计划,各项业务规范发展,产品创新深入推进,取得了良好效果;成功上线柜面业务无纸化系统,有效提高了服务效率;借势"互联网+",电子银行、直销银行等线上服务平台功能持续丰富,客户市场及业务规模不断拓展;个人消费信贷业务品种持续创新,互联网线上合作领域更加广阔;成功发行首期开放式理财产品,进一步拓展了投融资渠道、提高了综合收益。

# 二、主要业务运作情况

- 1、个人存款情况:截至报告期末,本行本外币个人存款余额270.65亿元,比年初增加49.9亿元,增幅22.6%,在各项存款中占比35.32%,比年初上升2.53个百分点。
- 2、个人贷款情况:截至报告期末,本行本外币个人贷款余额51.76亿元,比年初增加14.2亿元,增幅37.81%,在各项贷款中占比9.92%,比年初上升1.44个百分点。
- 3、对公存款情况:截至报告期末,本行本外币对公存款余额495.55亿元,比年初增加43.11亿元,增幅9.53%,在各项存款中占比64.68%,比年初下降2.53个百分点。
- 4、对公贷款情况:截至报告期末,本行本外币对公贷款余额470.11亿元,比年初增加65.01亿元,增幅为16.05%,在各项贷款中占比90.08%,比年初下降1.44个百分点。
  - 5、贷款的主要行业分布(贷款投放前五位的行业及相应的比例):

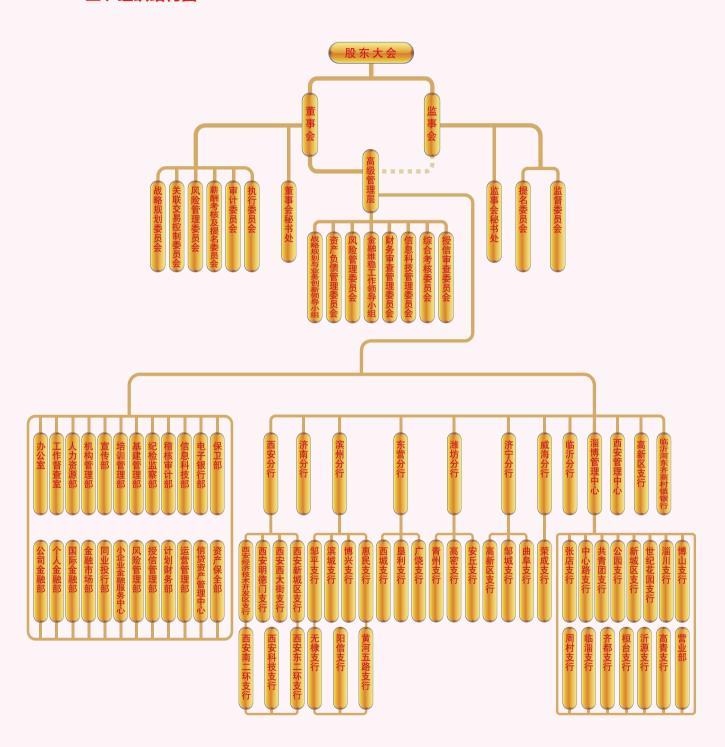
行业名称	金额(万元)	占比
制造业	1,896,398.47	38.09%
批发和零售业	1,221,607.36	24.53%
房地产业	307,749.38	6.18%
租赁和商务服务业	241,980.94	4.86%
建筑业	223,574.47	4.49%

6、最大十家集团客户授信情况(单位:万元)

序号	客户名称	表内外授信 敞口合计	占资本净 额比例
1	山东金顺达集团有限公司	70,330.00	6.23%
2	山东鸿嘉集团有限公司	67,102.00	5.94%
3	山东蓝帆化工有限公司	50,260.44	4.45%
4	淄博颐店元投资有限公司	50,000.00	4.43%
5	山东北金集团有限公司	43,310.00	3.84%
6	淄博宏程置业有限公司	43,000.00	3.81%
7	山东方正建工有限公司	40,600.00	3.60%
8	恒生地产济南有限公司	40,522.50	3.59%
9	东营方圆有色金属有限公司	38,184.92	3.38%
10	东营明源化工有限公司	38,000.00	3.37%



# 三、组织结构图



# 全行机构名称及地址

# 1、齐商银行西安分行

西安市高新区唐延路33号迈科 国际大厦1层

电话: 029-88830099

# 2、齐商银行西安经济开发区支行

西安市经济技术开发区文景路 风景御园23-10104 电话: 029-65663169

# 3、齐商银行西安新城区支行

西安市长缨西路82号院10号楼 1-2层

电话: 029-68722303

# 4、齐商银行西安明德门支行

西安市雁塔区朱雀大街19号南方星座D座中段一层 电话: 029-85458526

### 5、齐商银行西安南二环支行

西安市南二环西段银达大厦 (财富中心) 20101室 电话: 029-89189179

### 6、齐商银行西安西大街支行

西安市西大街128号西安荣民 国际饭店一层10101室 电话: 029-87368731

### 7、齐商银行西安科技支行

西安市高新区西沣辅道130号3 幢1单元10101室 电话: 029-68218975

# 8、齐商银行西安东二环支行

西安市碑林区咸宁西路3号 电话: 029-89189523

#### 9、齐商银行济南分行

山东省济南市经十东路12111号 电话: 0531-81856681

# 10、齐商银行滨州分行

滨州市渤海十八路657号 电话: 0543-3189999

# 11、齐商银行滨州邹平支行

山东省邹平县黄山一路89号 电话: 0543-4356576

### 12、齐商银行滨州黛溪支行

滨州市邹平县黛溪五路南首鄢家村 电话: 0543-4288627

# 13、齐商银行滨州博兴支行

博兴县博城三路欣佳购物广场 电话: 0543-2300978

# 14、齐商银行滨州兴福支行

山东省滨州市博兴县兴福镇汾 王路63号

电话: 0543-2355009

### 15、齐商银行滨州滨城支行

山东省滨州市滨城区渤海七路 659号

电话: 0543-3091299

# 16、齐商银行滨州惠民支行

滨州市惠民县环城东路89号 电话: 0543-5371209

# 17、齐商银行滨州无棣支行

滨州市无棣县腾达大街157号 电话: 0543-5152999

### 18、齐商银行滨州阳信支行

滨州市阳信县阳城六路以北,幸 福三路以西

电话: 0543-8810888

# 19、齐商银行滨州黄河五路支行

滨州市黄河五路450号 电话: 0543-3061158

# 20、齐商银行东营分行

东营市东营区东城东二路213号 电话: 0546-8831755

# 21、齐商银行东营西城支行

东营市北一路805号 电话: 0546-8799856

# 22、齐商银行东营垦利支行

山东省东营市垦利县中兴路 199号

电话: 0546-2587188

### 23、齐商银行东营广饶支行

东营市广饶县孙武路与迎宾路

交叉路口西北角 电话: 0546-6375666

#### 24、齐商银行潍坊分行

山东省潍坊市奎文区北海路 4931号

电话: 0536-8822366

### 25、齐商银行潍坊青州支行

山东省青州市益王府南路2309 号

电话: 0536-3852111

### 26、齐商银行潍坊高密支行

山东省高密市密水大街银座商

城一、二层

电话: 0536-2350011

### 27、齐商银行潍坊安丘支行

山东省安丘市永安路与金融街交汇处金融中心6号楼 电话: 0536-4393222

### 28、齐商银行济宁分行

山东省济宁市共青团路62号 电话: 0537-5170399

#### 29、齐商银行济宁高新区支行

山东省济宁市吴泰闸路阳光城 市花园4号商业栋101号 电话: 0537-5665222

#### 30、齐商银行济宁邹城支行

山东省济宁邹城市普阳山路 997号

电话: 0537-5667977

### 31、齐商银行济宁曲阜支行

山东省济宁市曲阜市春秋东路



20号

电话: 0537-6589898

### 32、齐商银行威海分行

山东省威海市青岛北路136号 电话: 0631-5358888

### 33、齐商银行威海荣成支行

荣成市新庄北区57号楼 电话: 0631-7596555

#### 34、齐商银行临沂分行

山东省临沂市北京路与算圣路 交汇处

电话: 0539-5259836

# 35、齐商银行高新区支行

张店区柳泉路创业,上府名城7 号楼

电话: 0533-3583766

#### 36、齐商银行开发支行

张店区柳泉路97号 电话: 0533-3156868

### 37、齐商银行华光路支行

张店区华光路中段 电话: 0533-3112448

# 38、齐商银行华侨城支行

淄博市开发区中润大道与西五 路交界处东北角

电话: 0533-3812270

#### 39、齐商银行义乌商城支行

张店区华光路商城广场街 28.29号

电话: 0533-2767761

# 40、齐商银行高创园支行

张店区柳泉北段,火炬大厦一 楼东北侧

电话: 0533-3591872

#### 41、齐商银行张店支行

张店中心路130号

电话: 0533-2185510

# 42、齐商银行鲁中支行

淄博市张店区共青团西路3号 电话: 0533-2282194

# 43、齐商银行西二路支行

张店区西二路209号 电话: 0533-2300138

# 44、齐商银行张北支行

张店区中心路199号 电话: 0533-3187346

#### 45、齐商银行丽景苑支行

张店区西五路丽景苑小区2号综

合楼

电话: 0533-2168877

# 46、齐商银行中心路支行

张店中心路39号

电话: 0533-2183885

### 47、齐商银行凯瑞园支行

张店区人民西路166号 电话: 0533-2162030

# 48、齐商银行共青团东路支行

张店东一路55号

电话: 0533-2172679

# 49、齐商银行莲池支行

张店区西六路与联通路东北角 电话: 0533-2981734

#### 50、齐商银行山铝支行

张店区南定镇山铝西山五街1号 电话: 0533-2988254

### 51、齐商银行共青团支行

张店新村西路142号 电话: 0533-2174471

# 52、齐商银行和平支行

张店区南世纪路18号18甲89

묵、90号

电话: 0533-2210757

# 53、齐商银行黄金国际支行

张店区世纪路150号甲15 电话: 0533-2157097

# 54、齐商银行世纪路支行

张店区世纪路78号 电话: 0533-2770998

#### 55、齐商银行科技支行

张店区北西六路8号 电话: 0533-2772257

### 56、齐商银行公园支行

张店共青团西路84号 电话: 0533-2300497

# 57、齐商银行公园新村支行

淄博市张店区西五路尚美第三

城1号楼8号商铺

电话: 0533-2283367

### 58、齐商银行柳泉路支行

张店区柳泉路45号 电话: 0533-2283557

# 59、齐商银行天齐支行

张店区美食街13-A 电话: 0533-2151113

#### 60、齐商银行祥瑞园支行

张店区华光路288号 电话: 0533-2176819

### 61、齐商银行新城区支行

淄博市张店区张周路7号(汇美

大厦一楼)

电话: 0533-2867799

# 62、齐商银行通济支行

张店区世纪路44号

电话: 0533-2860066

# 63、齐商银行城西支行

张店区太平路31号 电话: 0533-2869977

### 64、齐商银行体坛支行

张店区柳泉路13号

电话: 0533-2880111

#### 65、齐商银行兴学街支行

淄博市张店区兴学街58甲1号 电话: 0533-2884100

### 66、齐商银行世纪花园支行

张店联通路与西八路路口东北 角向东100米

电话: 0533-2775848

# 67、齐商银行科苑支行

张店区柳泉路218号 电话: 0533-3174574

# 68、齐商银行城中支行

张店区华光路48号 电话: 0533-3182989

# 69、齐商银行人民路支行

张店区人民西路23号 电话: 0533-3186510

#### 70、齐商银行市北支行

淄博市高新区鲁泰大道57号甲 1、甲2号

电话: 0533-2158138

#### 71、齐商银行博山支行

博山中心路10号 电话: 0533-4160072

### 72、齐商银行颜山支行

淄博市博山北神头村文姜花苑 文姜大厦一层自北向南第1-2 秦

电话: 0533-4126996

# 73、齐商银行新建四路支行

博山区新建四路35号 电话: 0533-4137103

### 74、齐商银行白虎山支行

博山区白虎山路商业街中段(博山区医院南邻)

电话: 0533-4269952

#### 75、齐商银行西冶街支行

博山区城西办事处西冶街

电话: 0533-4188143

# 76、齐商银行柳杭支行

博山区颜北路12号 电话: 0533-4188963

# 77、齐商银行淄川支行

淄博市淄川区松龄东路209号 电话: 0533-5268903

# 78、齐商银行新星支行

淄川区淄城路341号 电话: 0533-5160866

### 79、齐商银行昆仑支行

淄川区昆仑镇昆仑路29号 电话: 0533-5781199

### 80、齐商银行松龄支行

淄川区般阳路139号 电话: 0533-5280528

### 81、齐商银行服装城支行

淄川通乾服装广场1075号 电话: 0533-5134555

#### 82、齐商银行建材城支行

淄川区张博路杨寨段路东 电话: 0533-5480848

# 83、齐商银行周村支行

淄博市周村区丝绸路70号 电话: 0533-6188978

#### 84、齐商银行棉花市支行

周村区棉花市街71号 电话: 0533-6417288

#### 85、齐商银行新建东路支行

周村区行政服务中心一楼东北 鱼

电话: 0533-6180933

# 86、齐商银行新建中路支行

周村区新建中路37号 电话: 0533-6417042

### 87、齐商银行临淄支行

临淄区桓公路218号 电话: 0533-7311796

# 88、齐商银行晏婴路支行

临淄区晏婴路193号 电话: 0533-7115646

#### 89、齐商银行凤凰支行

临淄区凤凰镇北金集团办公楼 电话: 0533-7315966

### 90、齐商银行闻韶支行

临淄区人民西路1号 电话: 0533-7168811

### 91、齐商银行辛店支行

淄博市临淄区齐园路63甲2号 电话: 0533-7184496

# 92、齐商银行齐都支行

淄博市临淄区人民大道西首路

北

电话: 0533-7318834

### 93、齐商银行牛山路支行

临淄区牛山路214号 电话: 0533-7184497

#### 94、齐商银行齐城支行

临淄区闻韶路17号 电话: 0533-7185045

#### 95、齐商银行桓公路支行

临淄区桓公路张家新村南门西

电话: 0533-7161345

#### 96、齐商银行金茵支行

临淄区金茵生活小区小徐家村

委综合楼东首

电话: 0533-7219111

### 97、齐商银行桓台支行

桓台县东岳路南首 电话: 0533-8217227

### 98、齐商银行兴桓路支行



桓台县兴桓路中段

电话: 0533-8183326

99、齐商银行果里支行

桓台县果周路97号 电话: 0533-5181042

100、齐商银行沂源支行

淄博市沂源县鲁山路西首路北

电话: 0533-3259899

101、齐商银行历山支行

沂源县历山路28号

电话: 0533-3255863

102、齐商银行高青支行

高青县清河路5号

电话: 0533-6989911

103、齐商银行青城路支行

高青县青城路6号芦湖小区38

号楼一楼

电话: 0533-8176900

104、齐商银行芦湖支行

高青县青城路26号甲5 电话: 0533-6980907

105、齐商银行总行营业部

张店区金晶大道105号

电话: 0533-2178888-9173

1、齐商银行西安永兴坊小微支 行

西安市新城区东新街1号永兴坊

电话: 029-89624580

2、齐商银行滨州胜滨社区支行

滨州市滨城区渤海七路531号 滨南采油厂西侧胜滨小区沿街 楼

电话: 0543-3478466

3、齐商银行滨州中海小微支行

滨州市滨城区渤海十五路中海 学苑小区门口向东200米

电话: 0543-3070898

4、齐商银行滨州黄河小微支行

滨州市黄河二路渤海八路万鑫 小区北门

电话: 0543-3060168

5、齐商银行滨州鲁北小微支行

无棣县院前街与棣新五路交汇 处向南100米路东

电话: 0543-5152666

6、齐商银行滨州李庄小微支行

滨州市李庄镇220国道与龙峰

路交叉口西北角

电话: 0543-5371217

7、齐商银行东营辽河路小微支行

东营市沂州路62号

电话: 0546-8831757

电话: 0536-3271808

8、齐商银行潍坊青州古城社区 支行

潍坊青州市偶园街高家亭巷8号

9、齐商银行潍坊青州黄楼社区 支行

潍坊青州市黄楼街道办事处新 花卉市场西厅东南角一层

电话: 0536-3092676

10、齐商银行潍坊十笏园小微支行

潍坊市潍城区东风西街453号 十笏园商业文化街区1号楼

电话: 0536-8316006

11、齐商银行济宁南池社区支行

济宁市南池商业街B区0145号商

电话: 0537-5662877

区支行

12、齐商银行济宁冠亚星城社

济宁市吴泰闸路冠亚星城小区

C区6号楼131号商铺

电话: 0537-5662699

13、齐商银行济宁义乌商贸城 小微支行

济宁市邹城市城前西路189号 义乌商贸城南门以西50米 电话: 0537-5667255

14、齐商银行济宁洸河路小微 支行

济宁市洸河路益民南区2号商业

楼西数第1、2间

电话: 0537-5667239

15、齐商银行淄川开发区小微 支行

淄博市淄川经济开发区创业大

厦东侧一楼

电话: 0533-5268903

16、齐商银行桓台唐山小微支行

淄博市桓台县唐山镇政府西邻

电话: 18753379661

17、齐商银行临淄淄江花园小 微支行

淄博市临淄区淄江社区服务中 心C区一层101室

电话: 15965527721

# **Part II Major Operating Conditions**

# I. Overview of Business Performance

# Major profit indicators (Unit: RMB)

ltem	Amount in 2016
Operating profit	585,165,538.92
Return on investment	48,598,463.08
Net non-operating income and expenditure	1,603,539.05
Total profit	586,769,077.97
Net profit (Net profit attributed to the parent company's shareholders)	478,689,405.91
Net cash flow from operating activities	8,295,819,163.92

# Major accounting data (Unit: RMB)

ltem	Year 2016	Year 2015	Year 2014
Operating income	2,499,285,982.95	2,512,370,471.16	2,476,940,840.51
Net profit	478,689,405.91	625,047,426.23	762,522,469.59
Total assets	104,067,849,539.13	83,229,245,368.74	70,733,992,471.70
Total liabilities	92,446,825,508.80	76,147,771,050.26	64,411,842,153.22
Shareholders' equity	11,621,024,030.33	7,081,474,318.48	6,322,150,318.48

# Major financial indicators (Unit: RMB)

ltem	Year 2016	Year 2015	Year 2014
Earnings per share	0.21	0.33	0.45
Net asset value per share	3.62	3.78	3.71
Net cash flow from operating activities per share	2.58	4.20	-0.41
ROE on net assets	5.36%	9.52%	14.17%



1. The size of assets continued to grow rapidly. By the end of the reporting period, the total assets at the Group level arrived at RMB104.068 billion, an increase of RMB20.839 billion or 25.04% over the year beginning; the total assets at the level of the parent company's corporate entities reached RMB101.655 billion, growing by RMB20.046 billion or 24.56% over the year beginning; the total loans at the Group level reached RMB52.187 billion, jumping by RMB7.922 billion or 17.9% over the year beginning; and the total loans at the level of the parent company's corporate entities hit RMB50.049 billion, a jump of RMB6.835 billion or 15.82% over the year beginning.

- 2. The profitability growth slowed down. By the end of the reporting period, the tax-before profit at the Group level reached RMB587 million, a decrease of RMB168 million or 22.21% as compared to the same period; the tax-before profit at the level of the parent company's corporate entities arrived at RMB526 million, dropping by RMB191 million or 26.66% year on year; the net profit at the Group level hit RMB501 million, a decrease of RMB137 million or 21.40% as compared to the same period; the net profit at the level of the parent company's corporate entities was RMB463 million, dropping by RMB149 million or 24.37% year on year. The capital profit ratio at the Group level stood at 5.36% and the asset profit ratio at 0.54%.
- 3. Cost control remained at a reasonable level. During the reporting period, the cost-to-income ratio at the Group level was 45.61%, a growth of 3.8 percentage points over the same period. Wherein the general and administrative expenses reached RMB1.140 billion, a year-on-year growth of 8.52%, and the operating income arrived at RMB2.499 billion, decreasing by 0.52% as compared to the same period; the cost-to-income ratio at the level of the parent company's corporate entities rose by 3.98 percentage points over the same period, to 46.18%. Among others, the general and administrative expenses reached RMB1.098 billion, growing by 7.55% year on year, and the operating income reached RMB2.377 billion, falling by 1.73% as compared to the same period.
- 4. Operational risk was well controlled. During the reporting period, the Bank made unified deployment, positively participated in the implementation project of comprehensive risk management & new measures for capital management, officially launched the infrastructure and program management office (PMO) project of comprehensive risk management system, and kept optimizing and improving the line-embedded risk management mode, further lifting the level of comprehensive risk management. Besides, the Bank attached importance to intensifying the control over credit risk, refined and improved the credit extension, continued to consolidate the basic management of credit extension, strengthened the risk inspection on key fields and stepped up great efforts to liquidate and dispose of NPLs, the credit structure was thus optimized constantly, the rising trend of NPLs was curbed and the refined management level of credit extension was further enhanced. The non-performing loan ratio under the five-tier loan classification standard was 1.88%, falling by 0.25 percentage point over the year beginning; the provision coverage ratio arrived at 160.41%, rising by 5.57 percentage point year on year; the capital adequacy ratio and the core tier-1 capital adequacy ratio reached at 14.72% and 13.99%, respectively, a year-on-year increase of 3.81 percentage points and 3.85 percentage points. By the end of the reporting period, the leverage ratio at the Group level was 8.42%, and the net Tier one capital was RMB 11.521 billion.
- 5. The institution development strategy was implemented smoothly. During the reporting period, Linyi Branch, BinzhouHuangheWulu Sub-branch, WeihaiRongcheng Sub-branch and JiningQufu Sub-branch were opened. The total number of institutions reached 122, and the financial service network of "basing on Zibo, serving Shandong, radiating Xi'an" was continuously consolidated.
- 6. Remarkable achievements were made in reform and innovation. During the reporting period, a sound innovation management system was established, and annual innovation plan of 35 innovation projects were implemented and completed. Each business was developed normatively, product innovation got further promoted, and good results were achieved; the counter business paperless system was successful introduced, effectively improving the efficiency of service; thanks to the "Internet +", electronic banking, direct marketing and other online service platform features got continuously enriched, the customer market and business scale continued to expand; personal consumption credit business continued innovation, and the Internet online cooperation was more extensive; successfully issued the first phase of open financial products, and further expanded the investment and financing channels to improve the comprehensive income.

# II. Operation Situation of Main Business

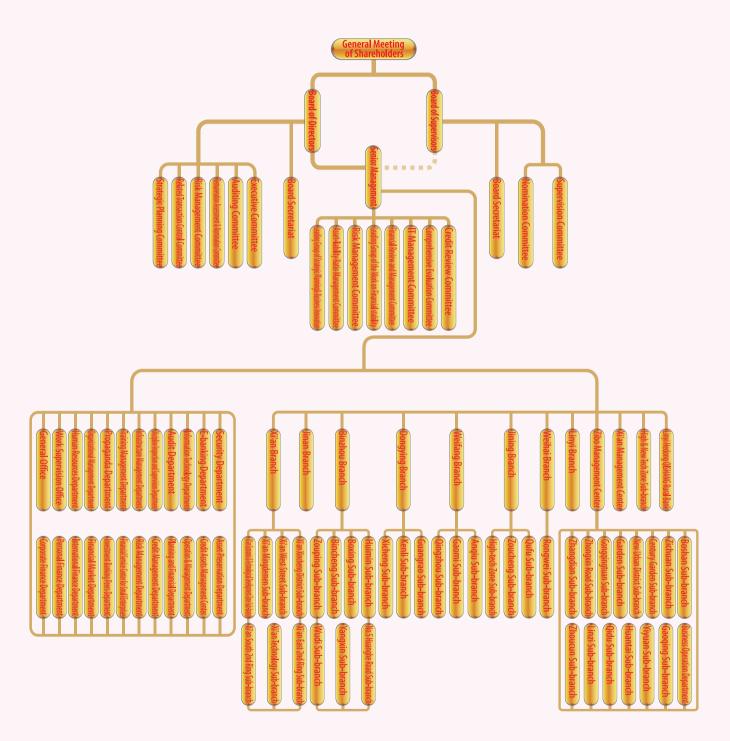
- 1. Situation of personal deposits: By the end of the reporting period, the Bank's balance of personal deposits in RMB and foreign currencies scaled up RMB4.99 billion or 22.6%, to RMB27.065 billion, and the proportion to various deposits jumped by 2.53 percentage point over the year beginning, to 35.32%.
- 2. Situation of personal loans: By the end of the reporting period, the Bank's balance of personal loans in RMB and foreign currencies scaled up RMB1.42 billion or 37.81%, to RMB5.176 billion, and the proportion to various deposits jumped by 1.44 percentage point over the year beginning, to 9.92%.
- 3. Situation of corporate deposits: By the end of the reporting period, the Bank's balance of corporate deposits in RMB and foreign currencies scaled up RMB4.311 billion or 9.53%, to RMB49.555 billion, and the proportion to various deposits dropped by 2.53 percentage point over the year beginning, to 64.68%.
- 4. Situation of corporate loans: By the end of the reporting period, the Bank's balance of corporate loans in RMB and foreign currencies scaled up RMB6.501 billion or 16.05%, to RMB47.011 billion, and the proportion to various deposits fell by 1.44 percentage point over the year beginning, to 90.08%.
  - 5. Major industry distribution of loans (Top five borrowing industries and corresponding proportions)

Industry	Amount (RMB 10,000)	Percentage
Manufacturing	1,896,398.47	38.09%
Wholesale and retail	1,221,607.36	24.53%
Real estate	307,749.38	6.18%
Leasing and commercial services	241,980.94	4.86%
Construction	223,574.47	4.49%

6. Credit situation of the Top 10 Group customers (Unit: RMB10,000)

S/N	Customer Name	Total credit exposures on and off the balance sheet	Proportion in the net capital
1	Shandong Jinshunda Group Co., Ltd.	70,330.00	6.23%
2	Shandong Hongjia Group Co., Ltd.	67,102.00	5.94%
3	Shandong Lanfan Chemical Co., Ltd.	50,260.44	4.45%
4	Zibo Yidianyuan Investment Co., Ltd.	50,000.00	4.43%
5	Shandong Beijin Group Co., Ltd.	43,310.00	3.84%
6	Zibo Hongcheng Real Estate Co., Ltd.	43,000.00	3.81%
7	Shandong Fangzheng Construction Co., Ltd.	40,600.00	3.60%
8	Living Realty Jinan Co., Ltd.	40,522.50	3.59%
9	DongyingFangyuan Nonferrous Metals Co., Ltd.	38,184.92	3.38%
10	Shandong Mingyuan Chemical Co., Ltd.	38,000.00	3.37%

# III. Organizational Chart



### Name and address of the Bank's outlets

#### 1. Xi'an Branch of OISHANG BANK

1/F, Maike International Building, 33 Tangyan Road, High and New-tech Development Zone, Xi'an City 029-88830099

# 2. Xi'an Economic & Technological Development Zone Sub-branch of QISHANG BANK

23-10104, FengjingYuyuan, Wenjing Road, Xi'an Economic & Technological Development Zone 029-65663169

# 3. Xi'an Xincheng District Sub-branch of QISHANG BANK

1-2/F, Building No.10, Courtyard No.82, West Changying Road, Xi'an 029-68722303

# 4. Xi'an Mingdemen Sub-branch of QISHANG BANK

1/F, Middle Section, Tower D, NanfangXingzuo, 19 Zhuque Street, Yanta District, Xi'an 029-85458526

# 5. Xi'an South 2nd Ring Sub-branch of QISHANG BANK

Room 20101, Xi'an Yinda Building (Fortune Plaza), West of South 2nd Ring, Xi'an 029-89189179

# 6. Xi'an West Street Sub-branch of QISHANG BANK

Room 10101, 1/F, Xi'an Rongmin International Hotel, 128 West Street, Xi'an 029-87368731

# 7. Xi'an Technology Sub-branch of QISHANG BANK

Room 10101, Unit 1, Building No.3, 130 Xifeng Auxiliary Lane, High and New-tech Development Zone, Xi'an 029-68218975

# 8. Xi'an East 2nd Ring Sub-branch of QISHANG BANK

3 West Xianning Road, Beilin District, Xi'an 029-89189523

#### 9. Jinan Branch of QISHANG BANK

12111 East Jingshi Road, Jinan, Shandong Province 0531-81856681

### 10. Binzhou Branch of QISHANG BANK

No.657, Bohai 18th Road, Binzhou City 0543-3189999

# 11. BinzhouZouping Sub-branch of QISHANG BANK

89 Huangshan 1st Road, Zouping County, Shandong Province 0543-4356576

#### 12. BinzhouDaixi Sub-branch of QISHANG BANK

NanshouYanjia Village, Daixi 5th Road, Zouping County, Binzhou 0543-4288627

# 13. Binzhou Boxing Sub-branch of QISHANG BANK

Xinjia Shopping Plaza, Bocheng 3rd Road, Boxing County

0543-2300978

# 14. BinzhouXingfu Sub-branch of QISHANG BANK

63 Fenwang Road, Xingfu Town, Boxing County, Binzhou City, Shandong Province 0543-2355009

# 15. BinzhouBincheng Sub-branch of QISHANG BANK

659 Bohai 7th Road, Bincheng District, Binzhou, Shandong Province 0543-3091299

# 16. BinzhouHuimin Sub-branch of QISHANG RANK

89 East Huancheng Road, Huimin County, Binzhou City

0543-5371209

### 17. BinzhouWudi Sub-branch of QISHANG BANK

157 Tengda Street, Wudi County, Binzhou City 0543–5152999

# 18. BinzhouYangxin Sub-branch of QISHANG

West of Xingfu 3rd Road, North of Yangcheng 6th Road, Yangxin County, Binzhou City 0543–8810888

# 19. BinzhouHuangheWulu Sub-branch of QISHANG BANK

No. 450, Huanghe 5th Road, Binzhou City 0543-3061158

#### 20. Dongying Branch of QISHANG BANK

213 Dongcheng East 2nd Road, Dongying District, Dongying 0546-8831755

# 21. DongyingXicheng Sub-branch of QISHANG RANK

805 North 1st Road, Dongying 0546-8799856

# 22. DongyingKenli Sub-branch of QISHANG BANK

199 Zhongxing Road, Kenli County, Dongying, Shandong Province 0546-2587188

# 23. DongyingGuangrao Sub-branch of QISHANG BANK

Northwest corner of intersection between Sunwu Road and Yingbin Road, Guangrao County, Dongying 0546-6375666

#### 24. Weifang Branch of QISHANG BANK

No. 4931, Beihai Road, Kuiwen District, Weifang City, Shandong Province 0536-8822366

# 25. WeifangQingzhou Sub-branch of QISHANG RANK

2309 South Yiwangfu Road, Qingzhou, Shandong Province

0536-3852111

# 26. WeifangGaomi Sub-branch of QISHANG

1-2/F, Silver Plaza, Mishui Street, Gaomi, Shandong Province 0536-2350011

# 27. WeifangAnqiu Sub-branch of QISHANG BANK

Building No.6, Financial Center, Intersection between YongAn Road and Financial Street, Anqiu, Shandong Province 0536-4393222

# 28. Jining Branch of QISHANG BANK

62 Gongqingtuan Road, Jining, Shandong Province 0537-5170399

# 29. Jining High & New Tech Zone Sub-branch of QISHANG BANK

101 Commercial Building, 4 Yangguang City Garden, Wutaizha Road, Jining, Shandong Province 0537-5665222

# 30. JiningZoucheng Sub-branch of QISHANG BANK

997 Puyangshan Road, Zhoucheng, Jining,





Shandong Province 0537-5667977

#### 31. JiningQufu Sub-branch of QISHANG BANK

No. 20, East Chunqiu Road, Qufu, Jining City, Shandong Province 0537-6589898

#### 32. Weihai Branch of QISHANG BANK

136 North Qingdao Road, Weihai, Shandong Province 0631-5358888

#### 33. WeihaiRongcheng Branch of QISHANG BANK

Building 57, Xinzhuang North District, Rongcheng City

0631-7596555

#### 34. Linyi Branch of QISHANG BANK

Intersection of Beijing Road and Suansheng Road, Linyi, Shandong Province 0539-5259836

# 35. High & New Tech Zone Sub-branch of OISHANG BANK

Building No.7, ChuangyeShangfu Famous City, Liuquan Road, Zhangdian District 0533-3583766

#### 36. Development Sub-branch of QISHANG BANK

97 Liuquan Road, Zhangdian District 0533–3156868

# 37. Huaguang Road Sub-branch of QISHANG

Middle section of Huaguang Road, Zhangdian District 0533-3112448

# 38. Huaqiaocheng Sub-branch of QISHANG RANK

Northeast corner of intersection between Zhongrun Avenue and West 5th Road, Hi-tech Development Zone, Zibo

0533-3812270

#### 39. Yiwu City Sub-branch of QISHANG BANK

28-29 Guangchang Street, Huaguang Road Plaza, Zhangdian District 0533-2767761

# 40. Hi-Tech Innovation Park Sub-branch of QISHANG BANK

Northeast of Torch Building, North of Liuquan, Zhangdian District 0533-3591872

#### 41. Zhangdian Sub-branch of QISHANG BANK

130 Zhongxin Road, Zhangdian 0533-2185510

### 42.Luzhong Sub-branch of QISHANG BANK

3 West Gongqingyuan Road, Zhangdian District, Zibo 0533-2282194

# 43. West 2nd Road Sub-branch of QISHANG RANK

209 West 2nd Road, Zhangdian District 0533-2300138

#### 44. Zhangbei Sub-branch of QISHANG BANK

199 Zhongxin Road, Zhangdian District 0533–3187346

#### 45. Lijingyuan Sub-branch of QISHANG BANK

Multi-functional Building, 2 Lijingyuan Quarter, West 5th Road, Zhangdian District 0533-2168877

# 46. Zhongxin Road Sub-branch of QISHANG RANK

39 Zhongxin Road, Zhangdian 0533-2183885

#### 47. Kairuiyuan Sub-branch of QISHANG BANK

166 West Renmin Road, Zhangdian District 0533-2162030

# 48. East Gongqingtuan Road Sub-branch of QISHANG BANK

55 East 1st Road, Zhangdian 0533-2172679

#### 49. Lianchi Sub-branch of QISHANG BANK

Northeast of West 6th Road and Liantong Road, Zhangdian District 0533-2981734

# 50. Shanly Sub-branch of QISHANG BANK

1 ShanlvXishan 5th Street, Nanding Town, Zhangdian District

0533-2988254

# 51. Gongqingtuan Sub-branch of QISHANG BANK

142 West Xincun Road, Zhangdian 0533-2174471

#### 52. Heping Sub-branch of QISHANG BANK

18A-89/90, 18 South Shiji Road, Zhangdian District 0533-2210757

# 53. Huangjin International Sub-branch of QISHANG BANK

A15, 150 Shiji Road, Zhangdian District 0533-2157097

#### 54. Shiji Road Sub-branch of QISHANG BANK

78 Shiji Road, Zhangdian District 0533-2770998

#### 55. Technology Sub-branch of QISHANG BANK

8 North of West 6th Road, Zhangdian District 0533-2772257

#### 56. Garden Sub-branch of QISHANG BANK

84 West Gongqingtuan Road, Zhangdian 0533-2300497

# 57. GongyuanXincun Sub-branch of QISHANG RANK

Store No.8, Building No.1, Shangmeidisancheng, West 5th Road, Zhangdian District, Zibo 0533-2283367

#### 58. Liuquan Road Sub-branch of QISHANG BANK

45 Liuquan Road, Zhangdian District 0533-2283557

#### 59. Tiangi Sub-branch of QISHANG BANK

13-A, Food Street, Zhangdian District 0533-2151113

#### 60. Xiangruiyuan Sub-branch of QISHANG BANK

288 Huaguang Road, Zhangdian District 0533-2176819

# 61. New Urban District Sub-branch of QISHANG

7 Zhangzhou Road, Zhangdian District, Zibo (1/F Huimei Building) 0533-2867799

### 62. Tongji Sub-branch of QISHANG BANK

44 Shiji Road, Zhangdian District 0533-2860066

# 63. Chengxi Sub-branch of QISHANG BANK

31 Taiping Road, Zhangdian District 0533-2869977

# 64. Titan Sub-branch of QISHANG BANK

13 Liuquan Road, Zhangdian District 0533-2880111

# 65. Xingxue Street Sub-branch of QISHANG

A1, 58 Xingxue Street, Zhangdian District, Zibo 0533-2884100

# 66. Century Garden Sub-branch of QISHANG

100m East of Northeast Corner of the intersection between Liantong Road and West 8th Road, Zhangdian 0533-2775848

### 67. Keyuan Sub-branch of QISHANG BANK

218 Liuquan Road, Zhangdian District 0533–3174574

#### 68. Chengzhong Sub-branch of QISHANG BANK

48 Huaguang Road, Zhangdian District 0533–3182989

#### 69. Renmin Road Sub-branch of OISHANG BANK

23 West Renmin Road, Zhangdian District 0533-3186510

# 70. Shibei Sub-branch of QISHANG BANK

A1-A2, 57 Lutai Avenue, Zibo National High-tech Industrial Development Zone 0533-2158138

#### 71. Boshan Sub-branch of QISHANG BANK

10 Zhongxin Road, Boshan 0533-4160072

#### 72. Yanshan Sub-branch of QISHANG BANK

Suit 1-2 (from north to east), 1/F, Wenjiang Building, Wen Jiang Hua Yuan, Shentou Village, North of Boshan, Zibo 0533-4126996

# 73. Xinjian 4th Road Sub-branch of QISHANG RANK

35 Xinjian 4th Road, Boshan District 0533-4137103

#### 74. Baihushan Sub-branch of QISHANG BANK

Middle section of Business Street, Baihushan Road, Boshan District (South of Boshan District Hospital) 0533-4269952

#### 75. Xiye Street Sub-branch of QISHANG BANK

Xiye Street, West Office of Boshan District 0533-4188143

#### 76. Liuhang Sub-branch of QISHANG BANK

12 Yanbei Road, Boshan District 0533–4188963

### 77. Zichuan Sub-branch of QISHANG BANK

209 East Songling Road, Zichuan District, Zibo 0533-5268903

#### 78. Xinxing Sub-branch of QISHANG BANK

341 Zicheng Road, Zichuan District 0533-5160866

### 79. Kunlun Sub-branch of QISHANG BANK

29 Kunlun Road, Kunlun Town, Zichuan District 0533-5781199

#### 80. Songling Sub-branch of QISHANG BANK

139 Banyang Road, Zichuan District 0533–5280528

#### 81. Garment City Sub-branch of QISHANG BANK

1075 Tongqian Garment Plaza, Zichuan 0533-5134555

# 82. Building Materials City Sub-branch of QISHANG BANK

East of Yangzhai Section, Zhangbo Road, Zichuan District 0533-5480848

#### 83. Zhoucun Sub-branch of QISHANG BANK

70 Sichou Road, Zhoucun District, Zibo 0533-6188978

#### 84. Mianhuashi Sub-branch of QISHANG BANK

71 Mianhuashi Street, Zhoucun District 0533-6417288

# 85. East Xinjian Road Sub-branch of QISHANG

Northeast corner of the 1st Floor, Administrative Service Center, Zhoucun District 0533-6180933

# 86. Middle Xinjian Road Sub-branch of QISHANG

37 Middle Xinjian Road, Zhoucun District 0533-6417042

# 87. Linzi Sub-branch of QISHANG BANK

218 Huangong Road, Linzi District 0533-7311796

# 88. Yanying Road Sub-branch of QISHANG BANK

193 Yanying Road, Linzi District 0533-7115646

#### 89. Fenghuang Sub-branch of QISHANG BANK

Office Building of Beijin Group, Fenghuang Town, Linzi District 0533-7315966

### 90. Wenshao Sub-branch of QISHANG BANK

1 West Remin Road, Linzi District 0533-7168811

#### 91. Xindian Sub-branch of QISHANG BANK

A2, No. 63, Qiyuan Road, Linzi District, Zibo City 0533-7184496

#### 92. Qidu Sub-branch of QISHANG BANK

North of Xishou Road, Renmin Avenue, Linzi District, Zibo 0533-7318834

#### 93. Niushan Road Sub-branch of OISHANG BANK

214 Niushan Road, Linzi District 0533-7184497

#### 94. Qicheng Sub-branch of QISHANG BANK

17 Wenshao Road, Linzi District 0533-7185045

# 95. Huangong Road Sub-branch of QISHANG

West of Southern Gate of Zhangjia New Village, Huangong Road, Linzi District 0533-7161345

#### 96. Jinyin Sub-branch of QISHANG BANK

Eastern End of Comprehensive Building of Xiaoxujia Village Committee, Jinyin Residential Community, Linzi District 0533-7219111

#### 97. Huantai Sub-branch of QISHANG BANK

Southern End of Dongyue Road, Huantai County 0533-8217227

# 98. Xinghuan Road Sub-branch of QISHANG RANK

Middle section of Xinghuan Road, Huantai County 0533-8183326

#### 99. Guoli Sub-branch of QISHANG BANK

97 Guozhou Road, Huantai County 0533-5181042

# 100. Yiyuan Sub-branch of QISHANG BANK

North of Xishou Road, Lushan Road, Yiyuan County, Zibo 0533-3259899

### 101. Lishan Sub-branch of QISHANG BANK

28 Lishan Road, Yiyuan County 0533-3255863

### 102. Gaoging Sub-branch of QISHANG BANK

5 Qinghe Road, Gaoqing County 0533-6989911

# 103. Qingcheng Road Sub-branch of QISHANG BANK

1/F, Building No.38, Luhu Quarter, 6 Qingcheng Road, Gaoqing County 0533-8176900

#### 104. Luhu Sub-branch of QISHANG BANK

A5, No. 26, Qingcheng Road, Gaoqing County 0533-6980907

# 105. Business Department of Head Office of OISHANG BANK





105 Jinjing Avenue, Zhangdian District 0533-2178888-9173

# 1. Xi'an Yongxingfang Small & Micro Sub-branch of QISHANG BANK

Yongxingfang, 1 Dongxin Street, Xincheng District, Xi'an

029-89624580

# 2. BinzhouShengbin Community Sub-branch of OISHANG BANK

The building along the street of Shengbin Quarter, West of Binnan Oil Extraction Plant, 531 Bohai 7th Road, Bincheng District, Binzhou 0543-3478466

# 3. BinzhouZhonghai Small & Micro Sub-branch of QISHANG BANK

200m East of Gate of ZhongHaiXue Yuan Quarter, Bohai 15th Road, Bincheng District, Binzhou 0543-3070898

# 4. BinzhouHuanghe Small & Micro Sub-branch of QISHANG BANK

North Gate of Wanxin Quarter, Bohai 8th Road, Huanghe 2nd Road, Binzhou 0543-3060168

# 5. BinzhouLubei Small & Micro Sub-branch of QISHANG BANK

100m East, South of Intersection between Yuanqian Street and Dixin 5th Road, Wudi County 0543-5152666

# 6. BinzhouLizhuang Small & Micro Sub-branch of QISHANG BANK

Northwest Corner of the intersection of China National Highway 220 and Longfeng Road, Lizhuang Town, Binzhou City 0543–5371217

# 7. DongyingLiaohe Road Small & Micro Subbranch of QISHANG BANK

62 Yizhou Road, Dongying 0546-8831757

# 8. WeifangQingzhou Ancient City Community Sub-branch of QISHANG BANK

8 Gaojiating Lane, Ouyuan Street, Qingzhou, Weifang 0536-3271808

# 9. WeifangQingzhouHuanglou Community Subbranch of QISHANG BANK

1/F, Southeast Corner of West Hall of New Flower Market, HuanglouSubdistrict Office, Qingzhou, Weifang 0536-3092676

# 10. WeifangShihuyuan Small & Micro Subbranch of QISHANG BANK

Building 1, Shihu Garden Business Culture Street, No.453, Dongfeng West Street, Weicheng District, Weifang City 0536-8316006

# 11. JiningNanchi Community Sub-branch of OISHANG BANK

Store 0145, Zone B, Nanchi Business Street, Jining 0537–5662877

# 12. JiningGuanyaXingcheng Community Subbranch of QISHANG BANK

Store 131, Building No.6, Zone C, GuanyaXingcheng Quarter, Wutaizha Road, Jining 0537-5662699

# 13. JiningYiwu Trade City Small & Micro Subbranch of QISHANG BANK

50 meters west of the south gate of Yiwu Trade City, No.189, West Chengqian Road, ZouchengCity, Jining City

0537-5667255

# 14. JiningGuanghe Road Small & Micro Subbranch of QISHANG BANK

Room 1, 2, west of No.2 commercial building, Yimin South Area, Guanghe Road, Jining City 0537-5667239

# 15. Zichuan Economic & Technical Development Zone Small & Micro Sub-branch of QISHANG

1/F, East of Venture Building, Zichuan Economic & Technical Development Zone, Zibo 0533-5268903

# 16. Huantai Tangshan Small & Micro Sub-branch of QISHANG BANK

West of Tangshan Town Government, Huantai County, Zibo 18753379661

# 17. LinziZijiang Garden Small & Micro Subbranch of QISHANG BANK

Room 101, 1/F, Zone C, Zijiang Community Service Center, Linzi District, Zibo 15965527721

# 公司治理信息 Corporate Governance Information

ANNUAL REPORT 2016 OISHANG BANK



# 第三部分 公司治理信息

# 一、股东情况

(一)本行共有股东12364户,其中法人股东339户,自然人股东12025户。

# (二)股本结构表(万股)

截至2016年12月31日股本结构表列示如下:

项目	股数	户数	占比
一、法人股	297,063.35	339	92.45%
其中: 国有股	32,067.34	1	9.98%
国有法人股	88,775.27	6	27.63%
其他法人股	176,220.74	332	54.84%
二、自然人股	24,252.65	12,025	7.55%
合计	321,316.00	12,364	100%

# (三)前10大股东股权明细表(单位:万股)

序号	股东名称	股数	占比
1	淄博市城市资产运营有限公司	32067.34	9.98%
2	山东城联一卡通支付有限责任公司	32035.21	9.97%
3	淄博市自来水公司	16033.67	4.99%
4	淄博市引黄供水有限公司	16033.67	4.99%
5	淄博市金融控股有限公司	15069.72	4.69%
6	青州市宏利水务有限公司	14600.00	4.54%
7	山东方正建工有限公司	14590.08	4.54%
8	任兴集团有限公司	10000.00	3.11%
9	淄博城东企业集团有限公司	9131.99	2.84%
10	山东普丰进出口有限公司	8100.00	2.52%

# 二、年内召开股东大会情况

2016年2月19日,齐商银行股份有限公司2016年第一次临时股东大会在本行二楼群英厅召开,出席本次会议的股东和股东代表62名,代表有表决权股份数129,476.10万股,占总股本的69.08%,符合《中华人民共和国公司法》和公司章程的有关规定。董事长杲传勇先生主持了会议。会议经山东鲁杰律师事务所律师现场见证。会议经过有效表决(同意62人,占出席会议股东或股东代表所代表股份数的100%,占总股本的69.08%),一致通过如下决议:

- 一、审议通过了《关于增资扩股方案的议案》;
- 二、审议通过了《关于变更注册资本的议案》:
- 三、审议通过了《关于发行2016年二级资本债券的议案》。

2016年4月22日,齐商银行股份有限公司2015年度股东大会在山东齐盛国际宾馆会议中心二楼第一会议厅召开,出席本次会议的股东和股东代表48名,代表有表决权股份数167,143.95万股,占总股本的78.41%,符合《中华人民共和国公司法》和公司章程的有关规定。董事长杲传勇先生主持了会议。会议经山东鲁杰律师事务所律师现场见证。会议经过有效表决(同意48人,占出席会议股东或股东代表所代表股份数的100%,占总股本的78.41%),一致通过如下决议:

- 一、听取了《第六届董事会2015年度工作报告》;
- 二、听取了《第六届监事会2015年度工作报告》;
- 三、听取了《关于2015年度财务计划执行情况和2016年度财务预算草案的报告》:

四、审议通过了《关于2015年度利润分配方案的议案》,一致同意按总股本12.5%的比例派发红利,其中:向全体股东每10股派送股票股利1股,共送股票股利213,160,000股,计213,160,000元;向全体股东每10股派送现金股利0.25元,共送现金股利53,290,000.00元,并决定将注册资本由21.316亿元变更为23.6456亿元;

- 五、审议通过了《关于选举职工董事的议案》;
- 六、审议通过了《关于修订公司章程的议案》。

大会还通报了《2015年度前十大股东持股情况》、《2015年度关联方交易情况》、《2015年度前十大授信集团客户情况》、《关于淄博银监分局审慎监管意见及本行贯彻落实情况的报告》、《监事会关于2015年度董事及高管层履职评价情况的报告》、《监事会关于2015年度监事履职评价情况的报告》。

# 三、董事会的构成及工作情况

# (一)董事会成员

本行董事会由12名董事组成,其中董事长1人,执行董事3人,独立董事2人,非执行董事5人,职工董事1人。



姓名	董事会职务	工作单位及职务	学历学位
杲传勇	董事长	齐商银行党委书记、董事长	本科、工商管理硕士
赵晓东	执行董事	齐商银行党委副书记、行长	工商管理硕士
鞠 杰	执行董事	齐商银行党委委员、副行长	本科
王 强	执行董事	齐商银行党委委员、副行长	本科
胡元木	独立董事	山东财经大学教授	研究生、博士
李 全	独立董事	中国财政科学研究院研究员,中国财政学会绩效管理 委员会执行秘书长	研究生、博士
王德洋	非执行董事	山东北金集团党委书记、董事长	本科
孙守年	非执行董事	张店城东村党支部书记	本科
张涛	非执行董事	淄博金阳新能源科技有限公司党委书记、董事长、总经理	本科、工商管理硕士
徐书栋	非执行董事	山东贵和纸业集团有限公司党委书记	研究生、硕士
马乃孝	非执行董事	山东崇正控股有限公司党委书记、董事长,淄博盛达 创业玻璃有限公司董事长	研究生
刘锦程	职工董事	齐商银行办公室主任	本科

# (二)董事会下设专门委员会

董事会下设战略规划委员会、关联交易控制委员会、风险管理委员会、薪酬考核及提名委员会、审计委员会、执行委员会,各委员会议事规则健全,报告期内共召开24次会议,各位委员出席率符合监管要求,充分有效地支持了董事会发挥决策职能。

### (三)董事会工作情况

报告期内,董事会认真研究执行国家宏观经济政策,严格贯彻落实监管部门的监管要求,不断加强董事会履职能力建设,全行经营管理和创新发展跃上了新台阶。一是充分保障股东权益,股东大会职能得到有效发挥。本行董事会始终高度重视股东利益的保障,通过召开股东大会等多种形式建立与股东沟通的有效渠道,确保所有股东享有平等地位,依法履行对本行重大事项的知情权、参与权和表决权。二是不断增强履职能力建设,公司治理机制得到持续优化。董事会持续完善公司治理制度,进一步加大对各类风险的管控力度,制定并实施新中期发展规划,持续加强资本管理,完成了增发11.256亿股资本金的工作;董事会与监事会、高级管理层的协调运行机制进一步优化;按时召开董事会议,充分履行决策职责,年内共召开四次例会、一次临时会议,对28项议案进行了研究审议,同时听取了30项业务报告;各位董事积极参加会议及调研活动,有效履行各项职责。三是各专门委员会依法合规履职,议事效能持续增强。2016年度,本行董事会下设的六个专门委员会共召开24次会议,各位委员出席率符合监管要求,充分有效地支持了董事会决策职能的发挥。四是开展全面风险管理体系建设,内控机制进一步完善。本行董事会有序

推进全面风险管理体系建设,全面风险、市场风险、操作风险等6个独立建设项目进展顺利,走在了全省 城商行前列。五是不断优化机构网点布局,经营领域持续拓展。本行董事会深入实施"一体两翼"机构发 展战略,并根据监管要求,有效落实年度机构调整计划,大力支持异地分行加快发展、做大做强。六是着 力保护金融消费者权益,提升文明规范服务水平。本行董事会高度重视消费者权益保护工作,不断完善机 制建设,梳理投诉处理工作流程;专注客户需求,自助发卡机和自助填单机实现全网点覆盖,实现"银铁 通"、"居民健康卡"、"幼儿园微信管理平台"等生活类服务功能创新,持续优化了客户体验;充分履 行相关义务,严格遵守为客户保密原则,明示各种投诉渠道,全年电话 受理投诉办结率及消费者满意度 均达100%。加强内外部宣传,通过多种宣传平台,结合现场宣传活动,提升公众金融消费意识和风险防 范能力。七是扎实推进战略转型和结构调整,经营业绩实现稳步增长。本行董事会引领全行大力发展小微 金融业务及零售金融业务,小微金融全面完成"三个不低于"监管指标,荣获"全国金融青年五四奖章集 体"等多项荣誉,供应链金融、科技金融、农村金融实现破题,创新成果转化初显成效;个贷结构持续优 化,个人消费贷款占比较年初上升2个百分点,业务增量居全省城商行第二位;零售条线业务稳步发展, 全行中间业务收入占比达到8.62%,同比增加0.99个百分点,电子渠道替代率达74%,较年初增长4个百 分点;同业及市场业务持续发力,实现营业收入14亿元,占全行总收入的三分之一,荣获"中债金联资 金业务管理系统优秀用户奖"等荣誉;国际金融积极探索节约型资本创新之路,正式取得黄金询价交易资 格,持续贡献全行50%以上的中间业务收入;网点转型持续深化,零售专业支行试水发展,小微及社区支 行数量达17家,经营业绩稳步向好。

# (四)独立董事工作情况

独立董事姓名	本年应参加董事会数	出席次数
胡元木	5	5
李全	5	5

报告期内,两位独立董事依法按时参加了董事会会议。能够充分发挥从事金融专业研究的特长,及时分析研读财务报表,关注公司经营管理状况,适时针对经营风险控制、薪酬分配政策、跨区域经营、计划财务管理、董事会决议执行等法定关注事项,发表独立性意见,提出改进建议,履行独立监督职责。

# 四、监事会的构成及工作情况

### (一) 监事会成员

本行监事会由6名监事组成,其中监事长1人,外部监事1人,股东监事2人,职工监事2人。



姓名	监事会职务	工作单位及职务	学历学位
韩兴柱	监事长	齐商银行党委副书记、监事长	本科
段福兴	外部监事	山东理工大学教授	研究生、硕士
王林	股东监事	淄博新宇集团有限公司党委书记、董事长	研究生
宫传洋	股东监事	山东传洋集团有限公司董事长	本科
刘丽珍	职工监事	齐商银行稽核审计部总经理	本科
刘庆国	职工监事	齐商银行风险管理部总经理	本科、工商管理硕士

#### (二) 监事会下设专门委员会

监事会下设监督委员会、提名委员会,各委员会议事规则健全,报告期内共召开8次会议,各位委员 出席率符合监管要求,充分有效地发挥了监事会综合监督的功能。

# (三) 监事会工作情况

报告期内,监事会认真贯彻监管法规和公司章程,按照依法合规、客观公正、科学有效的原则,积极 开展履职监督、财务监督、内控监督、风险管理监督活动,采取多项措施落实监督职责,努力维护本行和 全体股东的根本权益,全面强化监督职能。一是组织召开监事会例会,突出会议监督职能。2016年度,本行监事会组织召开了四次监事会例会,审议通过了《第六届监事会2016年度工作报告》、《关于2016年度董事履职评价情况的报告》等26项议案或报告。按时召开监事会监督委员会、提名委员会例会,研究审议有关应议事项。同时,组织监事列席了四次董事会例会,参加了年度股东大会,听取了董事会的58项报告或议案,并对法定监督议案或报告发表了意见,较好地行使了监事会和监事的知情权、监督权。二是完善措施,突出重点,全面履行监事会职责。本行监事会遵循规定程序,完成履职评价工作;落实监管要求,加强内控监督工作;把握监督重点,完善经营风险监督工作;结合内审实际,做好监督指导工作;掌握财务信息,履行财务监督职责。三是全面履职,客观发表独立意见。本行监事会评估2016年度本行的发展决策、经营管理、董事和高管的履职情况,对依法决策与合规经营情况、财务报告真实情况、募集资金、大额资金使用情况、收购、出售资产情况、关联交易情况、股东大会、董事会决议的执行情况、高级管理人员的合规履职情况、董事会和高管层履行流动性风险管理职责情况发表独立意见。

# (四)外部监事工作情况

外部监事姓名	本年应参加监事会数	出席次数
段福兴	4	4

报告期内,外部监事依法按时参加了监事会会议。能够充分发挥从事金融专业研究的特长,及时分析研读财务报表,关注公司经营管理状况,适时针对经营风险控制、薪酬分配政策、跨区域经营、计划财务

管理、监事会决议执行等法定关注事项,发表独立性意见,提出改进建议,履行独立监督职责。

# 五、高级管理层人员构成及基本情况

- (一)本行总行高级管理层人员共有13人。其中董事长1人,行长1人,副行长4人,行长助理4人。 董事会秘书1人,内审负责人1人,财务负责人1人。
- (二)分支行主要管理人员共有170人,其中:分行行长8人,分行副行长、行长助理22人;管辖支行行长37人,管辖支行副行长、行长助理49人;经营支行行长54人。

上述人员均符合监管部门规定的任职资格条件,并按要求参加了任职资格考试或备案。

# 六、部门和分支机构设置情况

本行董事会下设战略规划委员会、关联交易控制委员会、风险管理委员会、薪酬考核及提名委员会、 审计委员会、执行委员会。监事会下设提名委员会、监督委员会。经营管理层总行下设24个部室及西安分 行等122家分支行。

# 七、年度薪酬情况

2016年度本行董事会、监事会及高级管理人员履职情况良好。本行董事、监事和高级管理人员在本行领取薪酬的共26人,税前总计1675万元。其中:本行董事2016年度发放薪酬税前共计641万元;监事2016年度发放薪酬税前共计244万元;高级管理人员2016年度发放薪酬税前共计790万元;年度风险基金215万元,根据公司风险基金管理办法,该风险基金延后三年考核发放。

行内高级管理人员的薪酬依据考核办法,按照季度考核结果核算兑现,独立董事、非执行董事、外部 监事、股东监事的津贴根据尽职考核情况兑现。



# **Part III Corporate Governance Information**

# I. Shareholder information

(I) The Bank had a total of 12,364 shareholders, including 339 legal-person shareholders and 12,025 natural-person shareholders.

(II) Statement of capital structure (Ten thousand shares)

ltem	Number of shares	No. of accounts	Percentage
I. Corporate shares	297,063.35	339	92.45%
In which: state-owned shares	32,067.34	1	9.98%
State-own corporate shares	88,775.27	6	27.63%
Other corporate shares	176,220.74	332	54.84%
II. Natural person shares	24,252.65	12,025	7.55%
Total	321,316.00	12,364	100%

(III) Schedule of equity of top ten shareholders (Unit: 10,000 shares)

S/N	Shareholder	Number of shares	Percentage
1	Zibo City Investment Co., Ltd.	32067.34	9.98%
2	Union City • SD Payment Co., Ltd.	32035.21	9.97%
3	Zibo Water Supply Company	16033.67	4.99%
4	Zibo Yinhuang Water Supply Co., Ltd.	16033.67	4.99%
5	Zibo Financial Holdings Co., Ltd.	15069.72	4.69%
6	QingzhouHongli Water Supply Co., Ltd.	14600.00	4.54%
7	Shandong Fangzheng Construction Co., Ltd.	14590.08	4.54%
8	Renxing Group Co., Ltd.	10000.00	3.11%
9	Zibo Chengdong Enterprise Group Co., Ltd.	9131.99	2.84%
10	Shandong Pufeng Imp. & Exp. Co., Ltd.	8100.00	2.52%

# II. Situation of shareholders' general meetings held in the year

The First Extraordinary Meeting of Shareholders of QISHANG BANK CO., LTD. in 2016 was held in Qunying Hall, 2/F, the Bank, on February 19, 2016. A total of 62 shareholders and their representatives attended the meeting, representing 129,476.10 shares with the voting right and accounting for 69.08% of the Bank's shares. This meeting was convened in conformity with the relevant provisions of the Company Law of the People's Republic of China and the Company's Articles of Association. The Chairman Gao Chuanyong presided over the meeting. The lawyers of Shandong Lujie Law Office conducted the spot witness as to the meeting. Through effective voting (62 votes for approval, accounting for 100% of shares represented by the shareholders or their representatives present at the meeting, or accounting for 69.08% of total shares), the following resolutions were adopted unanimously at the meeting:

- i. Deliberated and adopted the Proposal on Capital and Share Increase Plan;
- ii. Deliberated and adopted the Proposal on Changing the Registered Capital;
- iii. Deliberated and adopted the Proposal on Issuing Tier 2 Capital Bonds of Year 2016;

2015 Annual General Meeting of Shareholders of QISHANG BANK CO., LTD. was held in the 1st Conference Hall, 2/F, Conference Center, Shandong Qisheng International Hotel, on April 22, 2016. A total of 48 shareholders and their representatives attended the meeting, representing 167,143.95 shares with the voting right and accounting for 78.41% of the Bank's shares. This meeting was convened in conformity with the relevant provisions of the Company Law of the People's Republic of China and the Company's Articles of Association. The Chairman Gao Chuanyong presided over the meeting. The lawyers of Shandong Lujie Law Office conducted the spot witness as to the meeting. Through effective voting (48 votes for approval, accounting for 100% of shares represented by the shareholders or their representatives present at the meeting, or accounting for 78.41% of total shares), the following resolutions were adopted unanimously at the meeting:

- i. Listened to 2015 Annual Work Report of the Sixth Board of Directors;
- ii. Listened to 2015 Annual Work Report of the Sixth Board of Supervisors;
- iii. Listened to the Report on the Implementation of 2015 Annual Financial Plan and 2016 Annual Financial Budget Draft;
- iv. Deliberated and adopted the Proposal on 2015 Profit Distribution Plan and unanimously agree on the distribution of dividends according to 12.5% of total shares, specifically: distributing each stock dividend per 10 shares to all shareholders, totally 213,160,000 shares approximating to RMB213,160,000; distributing a cash dividend of RMB0.25 per 10 shares to all shareholders, totally the cash dividend of RMB53,290,000.00; and decide to change the registered capital from RMB2.1316 billion to RMB2.36456 billion.
  - v. Deliberated and adopted the Proposal on Employee Director Election;
  - vi. Deliberated and adopted the Proposal on Amending the Articles of Association.

The meeting also notified the Shareholdings of Top 10 Shareholders in 2015, Transactions of Related Parties in 2015, Top 10 Credit group Customers in 2015, the Report on Prudential Regulatory Opinions of Zibo Banking Regulatory Bureau and the Implementation by the Bank, the Duty Performance Evaluation Report of the Board of Supervisors for the Directors and Senior Executives in 2015, and the Duty Performance Evaluation Report of the Board of Supervisors for Directors in 2015.

# III. Composition and Work of the Board of Directors

#### (I) Members of the Board of Directors

The Board of Directors of the Bank consists of 12 directors, including one Board Chairman, three Managing Directors, two Independent Directors, five Non-executive Directors and one Staff Director.



Name	Position in the Board of Directors	Department & position	Educational qualification
Gao Chuanyong	Chairman	Secretary of CPC Committee and Chairman of QISHANG BANK	Bachelor's degree, MBA
Zhao Xiaodong	Managing Director	Deputy Secretary of CPC Committee and President of QISHANG BANK	MBA
JuJie	Managing Director	CPC Committee Member and the Vice President of QISHANG BANK	Bachelor's degree
Wang Qiang	Managing Director	CPC Committee Member and the Vice President of QISHANG BANK	Bachelor's degree
Hu Yuanmu	Independent Director	Professor of Shandong University of Finance and Economics	Master's degree, doctor
Li Quan	Independent Director	Researcher of Chinese Academy of Fiscal Sciences, Executive Secretary-general of Performance Management Committee of Society of Public Finance of China	Master's degree, doctor
Wang Deyang	Non-executive Director	Secretary of CPC Committee and Chairman of Shandong Beijin Group	Bachelor's degree
Sun Shounian	Non-executive Director	Secretary of CPC Branch of Chengdong Village, Zhangdian	Bachelor's degree
Zhang Tao	Non-executive Director	Secretary of CPC Committee, Chairman and General Manager of Zibo Jinyang New Energy Technology Co., Ltd.	Bachelor's degree, MBA
XuShudong	Non-executive Director	Secretary of CPC Committee of Shandong Guihe Paper Group Co., Ltd.	Master's degree
Ma Naixiao	Non-executive Director	Secretary of CPC Committee & Chairman of Shandong Chongzheng Holding Co., Ltd. and Chairman of Zibo Shengda Coating Glass Co., Ltd.	Master's degree
Liu Jincheng	Employee Director	Office director of QISHANG BANK	Bachelor's degree

#### (II) Special committees under the Board of Directors

The Board of Directors has set up the Strategic Planning Committee, Related Transaction Control Committee, Risk Management Committee, Remuneration Assessment & Nomination Committee, Auditing Committee and Executive Committee, with the sound rules of procedure. A total of 24 meetings have been convened during the reporting period. The attendance rate of various committee members met the regulatory requirements, which supported the Board of Directors to play its role of decision-making fully and effectively.

## (III) Work of the Board of Directors

During the reporting period, the Board of Directors researched and implemented the national macroeconomic policy earnestly, carried out the regulatory requirements of supervision departments strictly, and strengthened the performance capacity building of the Board of Directors constantly. The whole Bank reached a new stage in business management and innovative development. Firstly, fully ensured the shareholders' equity and enabled the functions of the shareholders' meetings to play an effective role. The Bank's Board of Directors always paid high attention to securing the interests of shareholders, and established effective channels with shareholders via a variety of forms, e.g. shareholders' meeting, and ensured that all the shareholders equally enjoy and legally exercised the right to be informed of, participate in and vote important issues of the Bank. Secondly, constantly strengthened the performance capacity building and optimized the Bank's governance mechanism. The Board of Directors continued to improve the corporate governance system, further strengthened the management and control over various risks, formulated and implemented the new medium-term development plan, constantly strengthened the capital management, and completed the issuance of 1.1256 billion shares of the capital; the coordinated operation mechanism of the Board of Directors, the Board of Supervisors and the Senior Management was further optimized; the meeting of the Board of Directors was duly convened to fully carry out the responsibility of decision-making. In this year, the Board of Directors convened four routine meetings and one extraordinary meeting, researched and deliberated 28 proposals, and listened to 30 business reports. All directors participated in meeting and survey activities positively, and performed all their duties effectively. Thirdly, all special committees performed their duties in a legal and compliant manner, constantly intensifying the efficiency of procedures. Six special committees under the Board of Director

The attendance rate of various committee members met the regulatory requirements, which supported the Board of Directors to play its role of decision-making fully and effectively. Fourthly, built the comprehensive risk management system and further improved the internal control mechanism. The Board of Directors of the Bank positively advanced the implementation of comprehensive risk management system. Six independent projects including the comprehensive risk, market risk, operation risk management, etc. were conducted successfully, stepping in the forefront of the province's city banks. Fifthly, optimized the layout of branch network continuously and expanded the business fields constantly. The Board of Directors of the Bank deeply implemented the strategy of "One Body and Two Wings", effectively implemented the annual institutional adjustment plan according to the regulatory requirements, and vigorously supported the expansion and development for different branches. Sixthly, concentrated on protecting the rights and interests of financial consumers and enhancing the level of civilized service standards. The Board of Directors of the Bank attached great importance to the protection of consumer rights and interests, and constantly established and improved the working mechanism for system guarantee; focused on customer needs, achieved full coverage of self-service card issuers and self-service form-filling machines, launched "Yintietong", "Residents Health Card", "Kindergarten WeChat Management Platform" and other life-class service functions for continuous optimization of customer experience; fully implemented the relevant obligations, strictly abode by the principle of confidentiality for customers, expressed various complaints channels, and the telephone acceptance complaints and consumer satisfaction reached 100%; strengthened internal and external publicity, and enhanced public awareness of financial consumption and risk prevention capabilities via a variety of publicity platforms and on-site publicity activities. Seventhly, solidly pushed forward the strategic transformation and structural adjustment, so as to achieve the steady growth of operating results. The Board of Directors of the Bank took the lead to vigorously develop the small & micro-finance business and the retail financial business. The "three not-less-than" regulatory indicators of small & microfinance were fully completed and won the honor of "National Finance Youth May Fourth Medal" and so on. Breakthrough was achieved in the supply chain finance, science and technology finance, rural finance, and the innovation results became obvious; personal loan structure continued to be optimized, personal consumption loans ratio increased by 2 percentage compared with the beginning of the year, and the increase in business growth ranked the second among others in the province; the resale line business developed steadily, the intermediate business income accounted for 8.62%, an increase of 0.99 percentage on a year-on-year basis; the electronic channel replacement rate was 74%, an increase of 4 percentage compared with the beginning of the year; the industry and market business continued to be strengthened, and the operating income was up to RMB 1.4 billion, accounting for a third of the total income of the Bank, winning the "Excellent User Award in the Capital Business Management System of China Bond" and other honors; international finance actively explored the way of conservation-oriented capital innovation, and formally obtained the access to gold inquiry and transaction qualification, keeping its contribution of more than 50% of the intermediate business income to the Bank; branch transformation continued to deepen, trial development was performed in retail professional branches, and the number of small & micro and community branches was up to 17, with better operating results.

#### (IV) Work of Independent Directors Independent director

Name of Independent Director	Number of Times of the Meeting of Board of Directors in This Year	Number of actual attendance
Hu Yuanmu	5	5
Li Quan	5	5

During the reporting period, those two independent directors attended the Board Meetings according to law and in due time. They gave full play to their specialty of financial research, analyzed and studied the financial statements, focused on the operation and management of the Bank, and gave their independent opinions, made suggestions and performed their independent supervision duties appropriately specific to such statutory concerns as operational risk control, remuneration distribution policy, cross-regional business, planned financial management, execution of Board Resolutions, and so forth.

#### IV. Composition and Work of the Board of Supervisors

#### (I) Members of the Board of Supervisors

The Board of Supervisors of the Bank consists of six supervisors, including one Chief Supervisor, one External Supervisor, two Shareholder Supervisors and two Staff Supervisors.



Name	Position in the Board of Supervisors	Department & position	Educational qualification
Han Xingzhu	Chief Supervisor	Deputy Secretary of CPC Committee and Chief Supervisor of QISHANG BANK	Bachelor's degree
Duan Fuxing	External Supervisor	Professor of Shandong University of Technology	Master's degree
Wang Lin	Shareholder Supervisor	Secretary of CPC Committee and Chairman of Zibo XinYu Group	Master's degree
Gong Chuanyang	Shareholder Supervisor	Board Chairman of Shandong Chuanyang Group	Bachelor's degree
Liu Lizhen	Staff Supervisor	General Manager of Audit Department of QISHANG BANK	Bachelor's degree
Liu Qingguo	Staff Supervisor	General Manager of Risk Management Department of QISHANG BANK	Bachelor's degree, MBA

#### (II) Special committees under the Board of Supervisors

The Board of Supervisors set up the Supervision Committee and the Nomination Committee with sound rules of procedure. Meetings were convened for 8 times during the reporting period. The attendance rate of the members was in line with the regulatory requirements, and the functions of the Board of Supervisors were fully and effectively developed.

#### (III) Work of the Board of Supervisors

During the reporting period, the Board of Supervisors earnestly implemented the regulatory rules and the Articles of Association, positively carried out the supervision activities on duty performance, finance, internal control and risk management on the principle of compliance, objectivity, fairness, scientificity and effectiveness, took various measures to implement the supervision duties, and strived to safeguard the fundamental interest of the Bank and all its shareholders, comprehensively strengthening the supervision functions. Firstly, organized and convened the regular meetings of the Board of Supervisors and highlighted the supervision functions of meetings. In 2016, the Board of Supervisors of the Bank convened the regular meetings for 4 times, deliberated and adopted 26 proposals or reports, including the 2016 Annual Report of the Sixth Board of Supervisors and the Duty Performance Evaluation Report of the Directors in 2016, etc. The Board of Supervisors held the regular meetings of the Supervision Committee and Nomination Committee in due time to research and deliberate the relevant matters. Meanwhile, the Board of Supervisors organized supervisors to be present at four Board Meetings as non-voting attendees, attend the annual general meeting of shareholders, listen to 58 proposals or reports of the Board of Directors, and voice their opinions on statutory supervisory proposals or reports. Correspondingly, the right of information and right of supervision of the Board of Supervisors and supervisors were exercised in a better way. Secondly, improved measures, highlighted main focus and performed the duties of the Board of Supervisors in an all-round manner. The Board of Supervisors of the Bank accomplished the performance evaluation in conformity with the specified procedures, implemented the supervision requirements to strengthen the supervision over internal control, grasped the focus of supervision to improve the supervision on operational risk, guided the supervision in combination with the actuality of internal control, and mastered financial information to perform the duties of financial oversight. Thirdly, performed duties comprehensively and expressed the independent opinions objectively. the Board of Supervisors of the Bank assessed the development decision-making, operation and management of the Bank as well as the duty performance of directors and senior executives, and expressed the independent opinions on the following aspects: decision-making according to the law and compliant operation, actuality of financial reports, fund-raising, application of large-amount fund, acquisition, sales of assets, related transactions, General Meeting of Shareholders, execution of Board Resolutions, compliance & duty performance of senior executives, and the performance of liquidity risk management duties by the Board of Directors and senior management.

#### (IV) Work of External Supervisor

Name of External Supervisor	Board of Supervisor meetings due for attendance in current year	Number of actual attendance
Duan Fuxing	4	4

During the reporting period, the External Supervisor attended the Meetings of Board of Supervisors according to law and in due time. They gave full play to their specialty of financial research, analyzed and studied the financial statements, focused on the operation and management of the Bank, and gave their independent opinions, made suggestions and performed their independent supervision duties appropriately specific to such statutory concerns as operational risk control, remuneration distribution policy, cross-regional business, planned financial management, execution of Board Resolutions, and so forth.

# V. Composition and Basic Information of Senior Management

- (I) The Senior Management of the Bank's Head Office had a total of 13 members, including 1 president, 1 vice presidents, 4 assistant presidents, 1 secretary to the Board of Directors, 1 internal control manager and 1 financial manager.
- (II) There were 170 employees as the main management staff in the branches, including 8 Branch Presidents, 22 Vice Presidents and assistants to president; 37 Presidents of the jurisdiction branches, 49 Vice Presidents of the jurisdiction branches and assistants to president; 54 Presidents of business branches.

The above personnel were all in line with the qualifications of the regulatory requirements, and participated in the qualification examination or filing as required.

# VI. Setup of Departments and Branch Organizations

The Board of Directors of the Bank has set up the Strategic Planning Committee, Related Transaction Control Committee, Risk Management Committee, Remuneration Assessment & Nomination Committee, Auditing Committee and Executive Committee. The Board of Supervisors has set up the Nomination Committee and Supervision Committee. The management of the Head Office consists of 24 departments or offices, and 122 branches and sub-branches, i.e., Xi'an Branch, and so forth.

## VII. Annual Remunerations

In 2016, the Board of Directors, the Board of Supervisor and Senior Executives well performed their duties. A total of 26 directors, supervisors and senior executives received remunerations amounting to pre-tax RMB16.75 million from the Bank. Among them, the total amount of pretax salary paid to the directors of the Bank in 2016 was RMB 6.41 million, RMB 2.44 million to the supervisors and RMB 7.9 million to the senior management; the annual risk fund was RMB 2.15 million. According to the company risk fund management method, the risk fund will be assessed and issued by delaying for three years.

The remuneration of senior executives of the Bank was fulfilled upon the quarterly assessment results according to assessment methods, while the allowance of independent directors, non-executive directors, external supervisors and shareholder supervisors was fulfilled according to their duty performance appraisal.

# 各类风险和风险管理策略 Various Risks and Risk Management Strategy

ANNUAL REPORT 2016 OISHANG BANK

# 第四部分 各类风险和风险管理策略

# 一、风险种类及形式

本行在经营中主要面临以下风险:信用风险、市场风险、操作风险、流动性风险、信息科技风险、合规风险、声誉风险等。本行积极采取各种行之有效的措施,努力防范和化解上述风险。

- (一)信用风险。是指本行在经营过程中,债务人或交易对手未能履行合同所规定的义务或信用质量 发生变化,影响金融产品价值,从而给债权人或金融产品持有人造成经济损失的风险。
- (二)市场风险。是指本行在经营中由市场价格(利率、汇率、股票价格和商品价格)的不利变动所造成的表内和表外业务发生损失的风险。
- (三)操作风险。是指本行由不完善或有问题的内部程序、员工和信息科技系统,以及外部事件所造成损失的风险。
- (四)流动性风险。是指本行虽然有清偿能力,但无法及时获得充足资金或无法以合理成本及时获得 充足资金以应对资产增长或支付到期债务的风险。
- (五)合规风险。是指本行未遵循法律、规则和准则而可能遭受的法律制裁、监管处罚、重大财务损 失和声誉损失的风险。
- (六)信息科技风险。是指信息科技在本行运用过程中,由于自然因素、人为因素、技术漏洞和管理 缺陷产生的操作、法律和声誉等风险。
- (七)声誉风险。是指由本行经营、管理及其他行为或外部事件导致利益相关方对商业银行负面评价的风险。
  - (八)其他风险状况。其他可能对本行造成严重不利影响的风险因素。

### 二、风险管理策略

本行董事会下设风险管理委员会,高级管理层下设风险管理委员会,负责全行风险管理及控制。在各 类风险管理和内部控制方面建立了符合现代银行监管要求的框架体系。总行有关部门根据职责分工具体负 责全行信用风险、市场风险、流动性风险、操作风险、信息科技风险等的管理和控制。

# (一)全面风险管理体系

2016年,本行全面风险管理体系建设继续稳步推进。进一步调整细化了各子项目工作进度、质量要求,制定了"一个规定,两个规程",确定了项目群管理总体工作计划和合规达标管理工作方案,确保项目质量控制措施具体明确、工程进度协调有序,联合实施整体项目得到顺利推进。目前,本行已启动实施的6个独立建设子项目以及3个统一建设项目推进顺利,尤其是独立建设子项目相关进度走在省内参与行前列。本行初步建立了与业务规模、风险水平及业务复杂程度相适应的全面风险治理架构,搭建了架构清



晰的业务及管理政策体系,建立了定性与定量相结合的风险偏好方案,完善了全行层面的全面风险报告体系,初步落实全面风险管理体系基础建设预期目标。

# (二)信用风险管理对策

2016年,为积极应对经济持续下行、金融业态加速变化等多重因素带来的影响,增强信用风险管控 能力,本行遵循"区别对待、有保有压"的原则,实行稳健的授信政策,坚持以服务实体经济发展为基 础,以提高发展质量和经营效益为中心,以有效防范授信风险为底线,不断完善授信体制机制建设,多措 并举强化授信风险管控,全行授信业务实现了新常态下的科学稳健、可持续发展。一是信贷管理制度持续 完善。陆续增补修订了三十余项信贷管理制度,为规范授信业务操作、防范管理"断层"和风险把控"盲 区"提供了制度保障。二是授权管理模式进一步优化。按照分类行进行差别化授权,制定印发了2016年 经营授权范围,严控分行授权及转授权的管理控制,实现了差异化授权、动态调整和弹性授权结合的授权 模式优化调整。三是风险源头管控力度持续加大。修订完善了授信"十个严禁",重视风险源头控制。及 时调整细化了重点调控领域授信预警阀值,实现了风险控制与择优发展的均衡兼顾。优化担保结构,引导 担保方式向抵质押类倾斜,风险缓释能力进一步增强。四是授信管理标准化建设持续推进。按照标准化建 设要求,制定了授信审查审批、贷后检查工作规范,优化了信审会汇报模式,增设了信贷管理系统影像资 料录入及展示功能,为审查审批人员把控授信风险提供了更为充足的判断依据。五是分类分策管理工作有 效落实。在全行范围内推动实施了授信客户分类管理,明确了增、稳、减、退差异化信贷政策。六是大额 授信、担保圈风险防范和化解工作持续推进。对担保圈关键节点企业进行了梳理,对担保圈授信客户实行 了名单制管理、重点监控,增强了风险预警和化解能力。强化大额授信客户风险管控,建立了大额授信风 险监测月报制度。持续推动集团客户家谱构建、名单制管理、动态调整、额度授信、联动管理等各项管理 措施有效实施。七是不良贷款反弹得到有效控制。调整完善构架,明确职责,细化不良贷款责任认定标 准,加大不良贷款责任追究力度,授信条线人员审慎经营、合规放贷意识不断增强。八是积极践行绿色信 贷要求。认真贯彻绿色信贷政策,持续推进绿色信贷业务发展,严控"两高一剩"行业信贷规模,积极防 范信贷业务活动中的环境和社会风险。九是贷后管理工作进一步夯实,创新建立起了分额度、分层级的贷 后检查制度,对信贷管理系统贷后检查功能模块进行了升级改造,为提升贷后检查有效性打下坚实基础。

#### (三)流动性风险管理对策

一是强化资产负债管理,前瞻性地做好包括流动性指标在内的各项监管指标调度,完善修订各项资产负债相关制度,对全行流动性风险管理的目标、保障措施、组织架构、流动性风险的管理策略、政策和程序、流动性风险的识别、计量、监测和控制、信息系统建设和报告路径等方面进一步梳理补充,为全行流动性管理提供制度保障;二是流动性风险与银行账户利率风险项目按计划有序进行,咨询交付物已陆续验收,同时系统实施商已招标完成,2016年末已实现技术上线,促进了流动性风险管理水平的提升;三是2016年度首次创新并经董事会审议通过了资本配置规划,分别向利润中心下达资产及风险加权资产控制计划,将有限的资本资源向小微、零售、投行类业务倾斜,切实在提高资产质量效益及资本回报的同时保证流动性;四是扎实推进引资工作,成功增资11.256亿股及分红转股2.1316亿股,资本实力进一步增强,流动性管理及市场竞争力进一步提升;五是积极运用人民银行各项货币调控政策,拓宽流动性及盈利渠道,为保持充足流动性提供了资金来源,增强了主动负债能力;六是积极探索适合本行实际的流动性压

力测试方法,定期开展流动性压力测试,及时修订流动性应急预案,有效防范流动性风险。

# (四)市场风险管理对策

2016年,为强化市场风险管控工作,本行于3月份启动了"市场风险管理-体系建设项目"和"市场风险管理-(标准法)计量体系建设项目",系统化提升了本行市场风险管理水平。制定了《齐商银行股份有限公司市场风险管理政策》,进一步明确了市场风险管理组织架构及职责职能。为加强市场风险中台控制,设置了派驻金融市场部、同业投行部风险经理,通过嵌入管理模式,持续加强对金融市场等相关业务的风险监测。完善了对债券损益的估值方法,每日对持有债券进行估值及估值验证,及时对接近止损限额单只债券进行风险提示。建立了市场风险报告机制,制作《交易风险备忘录》、《估值报告》、《市场风险管理报告》、《市场风险压力测试报告》等,及时报告市场风险管理状况,督促派驻部门强化风险防控措施,确保交易合法合规,保证本行资金安全。

#### (五)操作风险管理对策

2016年,本行进一步推进操作风险管理体系建设进程,取得了阶段性成果,统一了全行的操作风险管理工具、方法,统一了操作风险管理语言,确定了操作风险管理的职能定位和职责边界,推动操作风险管理水平迈向一个新层级。编写了《操作风险字典库》,绘制了《重点业务和管理流程图表》,并对重点业务和管理流程的固有风险和控制措施进行了操作风险与控制自我评估,评估结果均在风险控制可以承受的范围内。持续强化柜面操作风险管控,强化检查辅导,开展业务培训,创新运营管理模式,切实提高风险防范意识,规范业务操作,严防柜面操作风险。实现了柜面业务集中事后监督,成功上线运行重点业务监督系统,建章立制,提升监督实效,提高了非现场检查能力和现场检查效率。柜面业务无纸化系统上线运行,颠覆性改变了柜面业务办理模式,减少了客户填写单据环节,提高了业务办理效率和客户体验度,提升了业务办理合规性和风险把控水平。采取内部培训与外部培训相结合的方式,组织分批次、封闭式脱产培训,全面提高了柜员和管理人员业务能力与风险管控能力。

### (六)合规风险管理对策

2016年,本行不断加强规章制度管理,持续关注与银行业务经营相关的外规及监管政策,通过监管速递、合规导刊、监管提示与跟踪多种方式推进外规内化。2016年下发了131项规章制度,其中修订了78项制度,新业务、新产品制度12项,通过完善制度体系建设,促进内控制度的制约和保障作用得到充分发挥。严格三项法律审核制度的落实,加强法律审核与经营管理的融合。及时适时对现行制度进行梳理并更新电子制度库。强化合规培训教育,发挥合规导刊的合规文化阵地作用,传递合规理念。强化新入行员工合规培训,给新员工做好合规教育第一课,切实发挥合规教育预防作用。

# (七)信息科技风险管理对策

2016年,本行持续健全信息科技管理架构,完善信息科技管理、信息科技风险管理、信息科技审计 "三道防线"的职能,充分发挥信息科技管理委员会的管理职责,定期审议信息科技各项工作报告,不断 完善信息科技治理架构和政策制度,增强对信息科技风险的总体把控。以建设新一代数据中心为契机,创新信息科技管理方式,科学运维,持续保障信息系统稳定运行。2016年本行各重要信息系统稳定运行,



重要信息系统可用率均超过99.99%。不断完善业务连续性体系建设,开展了业务影响分析报告的修订工作,定期组织信息系统业务连续性专项演练,有效验证应急演练的合理性和有效性;定期收集信息科技关键风险指标并进行分析;对分支机构进行全面的信息科技风险现场排查,持续加强对分支机构信息科技风险管控;定期对数据中心安全运行情况进行风险评估;强化信息科技外包风险防控,开展对外包商的风险评估,加强对外包商的风险把控力度。

## (八)声誉风险管理对策

2016年,本行不断加大舆情监测管理工作力度,建立健全制度机制,强化并不断完善工作措施,有力地维护了本行的良好社会信誉。本行在更新舆情监测程序和设施设备的基础上,全面梳理完善了防范声誉风险的各项规章制度。成立声誉风险应急暨模拟演练领导小组,进一步完善应急预案,明确了全行各岗位应对舆情工作职责和权限。不断拓宽监测范围和渠道,调整充实新闻发言人、舆情监测员和网络评论员队伍。加大舆情正面引导力度,坚持舆情监控与正面宣传报道相结合,积极宣传推介本行品牌形象、维护良好社会信誉。加大专题培训力度,进一步明确规章制度和处置方案,有力地提高了全行新闻发言人理性、准确、规范应对声誉风险的能力,为切实搞好舆情风险防范工作、稳妥应对突发声誉风险事件打下了坚实基础。

# Part IV Various Risks and Risk Management Strategy

# I. Types and Forms of Risk

The Bank was mainly faced with the following risks in its business: credit risk, market risk, operational risk, liquidity risk, IT risk, compliance risk and reputation risk and so on. The Bank positively took various effective measures to strive for preventing and dissolving the above risks.

- (I) Credit risk. Refers to the risk of economic losses caused to the creditors or financial product holders due to the failure of the debtor or the counterparty to fulfill the obligations of the contract or credit quality changes, thus affecting the value of financial products in the course of business.
- (II) Market risk. Refers to the risk of business loss of in and off-balance sheet caused by unfavorable changes in market prices (interest rates, exchange rates, stock prices and commodity prices) in the course of business.
- (III) Operational risk. Refers to the risk of loss caused by imperfect or problematic internal procedures, employees and IT systems, as well as external events.
- (IV) Liquidity risk. Refers to the fact that although the Bank has the ability to pay off, it cannot obtain sufficient funds in a timely manner or at reasonable cost to cope with the risk of asset growth or payment of due debts.
- (V) Compliance risk. Refers to the risk of legal sanctions, regulatory penalties, significant financial losses and loss of reputation as the Bank does not comply with the laws, rules and guidelines.
- (VI) Information technology risk. Refers to the operation, legal and reputation risks due to natural factors, human factors, technical loopholes and management defects in the use of information technology.
- (VII) Reputation risk. Refers to the risk of negative evaluation given by the shareholders due to the Bank's operations, management and other behaviors or external events.
  - (VIII) Other risk situation. It refers to other risk factors that may have material adverse effect on the Bank.

# II. Risk Management Strategy

The Board of Directors of the Bank has set up the Risk Management Committee, and the Senior Management has set up the Risk Management Committee in charge of risk management and control of the whole bank. Against all risk management and internal control, a framework system in conformity with the regulatory requirements for modern banks has been established. According to the division of responsibilities, the relevant departments of the Head Office are specifically responsible for the management and control over credit risk, market risk, liquidity risk, operational risk, IT risk, etc. of the whole bank.

#### (I) Comprehensive risk management system

In 2016, the Bank advanced the construction of comprehensive risk management system stably. Further adjusted and refined the sub-project work progress and quality requirements, developed the principle of "one rule and two procedures", determined the overall programs of project management



and compliance management to ensure the specific and clear project quality control measures, and coordinated and orderly progress, and successfully promoted the joint implementation of the overall project. At present, the Bank has smoothly initiated the implementation of 6 independent sub-projects and 3 unified construction projects, especially the progress of the independent sub-project was stepping in front among others in the province. The Bank established a comprehensive risk management structure that was compatible with the business scale, risk level and the complexity of the business, built a clear business and management policy system, established a risk preference scheme combining qualitative and quantitative factors, improved the bank-level comprehensive risk reporting system, and implemented the expected target of the overall risk management system infrastructure.

#### (II) Countermeasures of credit risk management

In 2016, in order to actively cope with the impact of multiple factors such as the continuous economic downturn and accelerated changes in the financial format, the Bank strengthened the credit risk control ability. By following the principle of "taking protective or suppressive measures according to different conditions", the Bank implemented a sound credit policy, with serving the entity economic development as the basis, development quality improvement and operation efficiency as the center, and effective credit risk prevention as the baseline, constantly improved the credit system and mechanism construction, took multiple measures to strengthen the credit risk control, so that the credit business can achieve a newly scientific and sustainable development. Firstly, constantly completed the credit management system. Supplemented and revised more than 30 credit management systems, provided a system quarantee for standardizing the credit business operation, preventing the "fault" of management and the "blind area" of risk control. Secondly, further optimized the authorization management model. Differentiated authorization according to the classification of banks, formulated and issued the scope of business authorization for year 2016, strictly control the branch authorization and authorization transfer, and achieved the optimization and adjustment of authorization model by combining differentiation authorization, dynamic adjustment and flexible authorization. Thirdly, constantly strengthened the risk source control. Revised and completed the "ten prohibitions" of credit, and paid attention to risk source control. Timely adjusted and refined the credit threshold of key control areas, and achieved the balance between risk control and optimal development. Optimized the security structure, guided the guaranty style to incline to pledge and mortgage, and further enhanced the risk mitigation capacity. Fourthly, constantly advanced the credit management standardization. In accordance with the requirements of standardization, the Bank developed the specifications of credit examination and approval, and post-loan inspection, optimized the report mode of credit examination, and added the functions of image data entry and display of the credit management system, thus providing a more adequate criterion for the control over the credit risk. Fifthly, effectively implemented the classification management work. Promoted the implementation of the classification management for credit customer in the whole Bank, clarified the differentiated credit policy of increase, stability, reduction and decline. Sixthly, constantly advanced the work of large amount credit, guarantee circle risk prevention and elimination. Sorted out the key node enterprises in the quarantee circle, and implemented the list system management and key monitoring over the giving-credit customers in the quarantee circle, enhancing the abilities of early warning of risks and risk resolution. Strengthened the risk control for large-amount credit customers, and established monthly reporting system for the risk monitoring of large-amount credit. Constantly promoted the effective implementation of construction of group customers, list system management, dynamic adjustment, credit line, linkage management and other management measures. Seventhly, effectively controlled the rebound of non-performing loans. Adjusted and improved the framework, clarified the responsibilities, refined the identification standards for the responsibility of non-performing loans, strengthened the accountability of non-performing loans, and constantly enhanced the awareness of prudent operation and compliance lending of the credit staff. Eighthly, actively fulfilled the green credit requirements. Conscientiously implemented the green credit policy, promoted the development of green credit business, strictly controlled the industry credit scale of "high pollution and high energy consumption, and excess capacity", and actively prevented the environmental and social risks caused by credit business activities. Ninthly, further reinforced the postloan management work, established a sub-level and hierarchical post-loan inspection system, upgraded the post-loan inspection module of the credit management system, thus laying a solid foundation for the enhancement of the inspection effectiveness.

#### (III) Countermeasures for liquidity risk management

First, strengthened assets and liabilities management, made forward-looking scheduling for regulatory indicators including the liquidity indicators, completed and revised the systems related to the assets and liabilities, and further sorted out and complemented the objectives, safeguards and organizational structure of liquidity risk management, the management strategies, policies and procedures of liquidity risk, the identification, measurement, monitoring and control of liquidity risk, as well as information system construction and reporting path, so as to provide institutional guarantee for liquidity risk management in the whole Bank; second, liquidity risk and the account interest rate risk projects were carried out as planned, the consultation delivery had been gradually accepted, while the system implementer had completed the tender. By the end of 2016, technology go-live was achieved, promoting the level improvement of liquidity risk management; third, in 2016, the capital allocation plan was created for the 1st time, and got approved by the Board of Directors, respectively allocating assets and risk-weighted asset control plans to the profit centers, transferred the limited capital resources to the small & micro, retail, investment banking business, effectively ensured the liquidity while improving the quality and benefit of the assets and capital returns; fourth, solidly pushed forward the attraction of foreign investment. The Bank successfully added 1.1256 billion shares and transfered 213.16 million shares, meaning the capital strength was further enhanced, and the liquidity management and market competitiveness were improved; fifth, actively used the monetary control policies from the People's Bank, broadened the liquidity and profit channels, provided capital source in order to maintain adequate liquidity, and enhanced the active liability ability; sixth, actively explored the liquidity stress test methods applicable to the actual condition of Bank, regularly conducted liquidity stress test, and ti

#### (IV) Countermeasures for market risk management

In 2016, in order to strengthen the market risk control, the Bank launched the "Market Risk Management - System Construction Project" and "Market Risk Management - (Standard Law) Measurement System Construction Project" in March, and systematically raised the market risk management level. Formulated the Market Risk Management Policy of Qishang Bank Co., Ltd. to further clarify the organizational structure and responsibilities of market risk management. To strengthen the market risk control, the Bank set up the financial market department, deployed the investment banking risk managers to strengthen the risk monitoring of financial market and other related businesses through the embedded management model. Improved the valuation method of bond gains and losses, performed daily valuation and valuation verification of the bonds held, and made timely risk warning for the single bond close to the stop-loss limit. Established a market risk reporting mechanism, created the Transaction Risk Memo, Valuation Report, Market Risk Management Report, Market Risk Stress Test Report and so on, timely reported the market risk management status, supervised and urged the station to strengthen the risk prevention and control measures, so as to ensure the legalization and compliance of transaction and the safety of the Bank's capital.

#### (V) Countermeasures for operational risk management

In 2016, the Bank further promoted the construction of the operational risk management system, and achieved fundamental results, unified the operational risk management tools and methods as well as the operational risk management language, identified the function orientation and responsibilities of operational risk management, and promoted the operational risk management to a higher level. Formulated the Operational Risk Dictionary Library and



the Key Business and Management Flow Chart, and conducted self-assessment of the operational risk and control to the inherent risks and control measures of the key business and management processes, and the evaluation results were in the bearable range of risk control. Continuously strengthened the counter operation risk control and the inspection and counseling, carried out the business training, innovated the operation and management model, effectively improved the risk prevention awareness, standardized the business operations, and prevented the counter operation risk. Achieved the concentrated post-supervision of counter business, successfully introduced the key business supervision system, established a new system, enhanced the effectiveness of supervision, and improved the off-site inspection capability and on-site inspection efficiency. Counter business paperless system came into operation, which subversively changed the counter business model, simplified the form filling process for customers, improved the business efficiency and customer experience, as well as the business compliance and risk control level. By combining internal training and external training, the Bank organized the enclosed off-the-job training by batches, and comprehensively enhanced the business capacity and risk control capacity of tellers and management personnel.

#### (VI) Countermeasures for compliance risk management

In 2016, the Bank constantly strengthened the rules and regulations management, paid attention to the external regulations and regulatory policies related to the banking business operation, and promoted the internalization of the external regulations through the supervision courier, compliance guide, regulatory tips and tracking, etc. In 2016, the Bank issued 131 rules and regulations, including revision of 78 systems, and 12 systems of new business and new product, and promoted the fully exertion of the restrictive and guarantee functions of the internal control system through improving and completing the system construction. Strictly implemented the three legal audit systems, and strengthened the integration of legal audit and operation management. Timely and appropriately sorted out the existing systems and updated the electronic system library. Strengthened the compliance training, gave play to the role of compliance guide and cultural heritage, and delivered the concept of compliance. Strengthened the training for new staff, gave an excellent first lesson for the new staff, and effectively gave play to a preventive role of compliance education.

#### (VII) Countermeasures for IT risk management

In 2016, the Bank continued to perfect the IT management framework, improved the functions of "three defense lines" (IT management, IT risk management and IT audit), gave full play to the management responsibilities of IT Management Committee, deliberated the IT work reports, constantly upgraded IT governance framework and policy system, and enhanced the overall control over IT risk. Took the establishment of the new generation data centers as an opportunity to innovate IT management, scientifically conduct the operation and maintenance, and continuously guaranteed the stable operation of information systems. In 2016, the important information systems of the Bank were stable and the availability ratio of information systems was more than 99.99%. Continuously improved the business continuity system construction, carried out the revision of the business impact analysis report, regularly organized especial exercise for information system business continuity, and effectively verified the rationality and effectiveness of emergency drills; regularly collected key IT risk indicators and analyzed them; conducted comprehensive IT risk investigation for the branches, and continuously strengthened the IT risk control in the branches; carried out risk assessment on the safe operation of the data center on a regular basis; strengthened the risk prevention and control of IT outsourcing, carried out risk assessment of outsourcers, and intensified the control strength to the risks occurred from the outsourcers.

#### (VIII) Countermeasures for reputational risk management

The Bank made more efforts to intensify the management of public opinion monitoring, established and improved the systems and mechanisms,

Various Risks and Risk Management Strat

reinforced and kept improving the work measures, thus upholding the good social reputation of the Bank. The Bank sorted out and improved all rules and regulations for the prevention of reputational risk on the basis of updating the public opinion monitoring procedures, facilities and equipment. Set up reputation risk emergency and simulation drilling leading groups, improved emergency plans, and made clear the job duties and rights of various posts to public sentiments. Broadened monitoring scope and channels, and adjusted and replenished the press spokesmen, public opinion supervisors and network commentators. Strengthened positive guiding forces of public opinions, adhered to the combination of public opinion monitoring and positive propaganda and report, and actively popularized the brand image of the Bank and maintained the favorable social reputation. Reinforced special training, further made clear the rules and regulations and disposal methods, effectively improved the capability of press spokesmen to deal with reputation risks rationally, accurately and normatively, so as to lay a solid foundation for handling risk prevention work of public opinions and emergent reputation risks.

# 本年度重要事项 Significant Events of the Year

ANNUAL REPORT 2016 OISHANG BANK

# 第五部分 本年度重要事项

- 一、报告期内,本行未发生对经营活动产生重大影响的诉讼、仲裁事项。
- 二、报告期内,本行无重大收购及吸收合并事项。

# 三、大事记

1月5日,本行召开"营改增"工作启动会。

1月18日,本行荣膺"2015年度中国债券市场自营机构进步奖"。

1月30日,本行2016年工作会议在齐盛国际宾馆召开。

2月19日,本行被中国人民银行淄博市中心支行评为"A级机构",夺得淄博市金融机构综合考评第一名。

2月19日,本行召开2016年第一次临时股东大会。

2月24日上午,本行召开2016年授信和内控条线管理工作会议,总结部署授信、内控两大条线管理工作。

2月26日,由大众报业集团经济导报社和淄博市经济发展促进会联合主办的"启维企训"杯2015年度 淄博金融风云榜揭晓并公布获奖名单,本行还被评为"淄博年度市民最佳口碑银行",党委书记、董事长 杲传勇获得"淄博年度金融风云人物"大奖。

3月14日,全国银行间同业拆借中心评选出2015年度银行间本币市场各种奖项,本行荣获最佳进步奖。

4月5日,本行召开六届七次董事会、六届七次监事会。

4月22日,本行在山东齐盛国际宾馆会议中心二楼第一会议厅召开2015年度股东大会。

4月23日,本行召开二季度工作会议。

4月21日,本行第二届职工代表大会第十次会议在总行召开。

5月2日,本行完成了"营改增"一期项目的上线工作。

5月18日,本行会同淄博市审计局联合召开了党员结对帮扶"党贷福"光伏项目工作会议。

6月30日,本行加入紫金山·鑫合金融家俱乐部。

7月25日,本行召开六届八次董事会、六届八次监事会。

7月30日~31日,本行2016年半年工作会议在齐盛国际宾馆召开。

8月25日,本行与山东轻工职业学院举行了银校合作签约仪式。



8月26日,本行专项扶贫产品—"党贷福"发布会暨淄川区西河镇"党贷福"整镇脱贫光伏扶贫项目启动仪式在淄川区举行。

8月28日,本行联合山东城联一卡通支付有限责任公司正式推出"淄博约车"手机App软件。

10月14日,本行柜面业务无纸化系统成功上线运行,成为山东省内首家实现柜面业务无纸化的城商行。

10月29日,本行召开四季度工作会议。

11月13日,中国共产党齐商银行第三次代表大会在齐盛国际宾馆召开。

11月24日,本行资产总额达到1000.34亿元,较年初增加185亿元,增幅23%,相当于成立之初的26倍,成功跨入全国资产过千亿元的城市商业银行序列,位于山东城商行前列。

11月26日~11月28日,本行被授予"2016全国支持区域中小企业发展十佳商业银行"荣誉称号, 党委书记、董事长杲传勇获"2016全国服务中小企业发展先进个人"荣誉称号。

12月8日,本行与济南铁路局、山东中铁旅广集团、神州数码金信科技联合举行"银铁通"开通暨战略合作签约仪式。

12月9日,本行第一支产业基金正式成立。

12月13日,淄博市"一卡通项目"合作签约仪式在本行举行。

12月14日,本行荣获"2016中国微金融十大贡献企业"荣誉称号。

12月21日,齐商银行临沂分行开业仪式举行。

12月22日,本行首家转型零售专业支行一黄金国际支行挂牌成立。

12月26日,本行召开第六届董事会第十次会议、第六届监事会第十次会议。

# Part V Significant Events of the Year

- I. During the reporting period, the Bank has not incurred any litigation and arbitration matters with material effect on its operating activities.
- II. During the reporting period, the Bank had no material issues of acquisition and merger by absorption.

# III. Significant events.

On January 5, the Bank held a kick-off meeting for "replacing sales tax with value-added tax".

On January 18, the Bank was awarded the "Progress Prize for Self-support Organizations of the Chinese Bond Market in 2015".

On January 30, the 2016 annual working meeting of the Bank was held in Qisheng International hotel.

On February 19, the Bank was evaluated as an "A-grade organization" by the Zibo central branch of the People's Bank of China and was ranked the first place in comprehensive appraisal of financing institutions of Zibo.

On February 19, the Bank held the first temporary shareholders meeting of 2016.

On February 24, the Bank held the 2016 working meeting of credit granting and internal control management to summarize and deploy the management work of credit granting and internal control.

On February 26, the awards of 2015 "Qiwei enterprise training" Cup Financial List which was sponsored by the Economic Herald Office of Dazhong Press Group and the Economic Development Promotion Association of Zibo was published, and the Bank was evaluated as "the bank with the best public praise in Zibo of the year", and Gao Chuanyong, the Secretary of the party committee and the President, was awarded the prize of "financial man in Zibo of the year".

On March 14, the National Inter-bank Funding Center evaluated various awards in the inter-bank home currency market of 2015, and the Bank was awarded the best progress prize.

On April 5, the Bank held the seventh meeting of the sixth board of directors and the seventh meeting of the sixth board of supervisors.

On April 22, the Bank held the annual general meeting of stockholders in the first conference hall of the conference center in the second floor of the Qisheng International hotel.

On April 23, the Bank held the working meeting of the second quarter.

On April 21, the Bank held the tenth meeting of the second plenary congress of workers and staff in the Head Office.

On May 2, the Bank finished the starting work of the first stage project of "replacing sales tax with value-added tax".

On May 18, the Bank held the working meeting of party members helping "party loan" photovoltaic project together with the Auditing Bureau of Zibo.

On June 30, the Bank joined in Golden Financier Club.

On July 25, the Bank held the eighth meeting of the sixth board of directors and the eighth meeting of the sixth board of supervisors.



From July 30 to July 31, the Bank held the semi-annual working meeting of 2016 in Qisheng International hotel.

On August 25, the Bank held the bank-university cooperation signing ceremony with Shandong Vocational College of Light Industry.

On August 26, the launching ceremony of the special poverty relief product of the bank - the "party loan" press conference and the "party loan" poverty relief photovoltaic project of Xihe Town, Zichuan District was held in Zichuan District.

On August 28, the Bank issued the mobile phone App of "Zibo car booking" with the Union City. SD.

On October 14, paperless system for counter services of the Bank was put in line successfully, which made the Bank the first city bank to realize paperless of counter services.

On October 29, the Bank held the working meeting of the fourth quarter.

On November 13, the third congress of the Qishang Bank of the communist party of China was held in Qisheng International Hotel.

On November 24, the total assets of the Bank reached RMB 100.034 billion, increasing by RMB 18.5 billion than that of the beginning of the year with a growing rate of 23%, and it was as 26 times as that when the Bank was just founded. Thus, the Bank was listed in urban commercial banks with assets over RMB 100 billion, raking in the forefront of commercial banks of Shandong.

Form November 26 to November 28, the Bank was honored with the title of "the top 10 commercial banks which support development of medium and small-sized enterprises of 2016", and Gao Chuanyong, the Secretary of the party committee and President, was awarded the title of "the advanced individual who supports development of medium and small-sized enterprises of 2016".

On December 8, the Bank held the "Bank-Railway-Communication" strategic cooperation signing ceremony together with Jinan Railway Administration, Shandong China Railway Travel Group and Digital China.

On December 9, the first industry fund of the Bank was officially founded.

On December 13, the "one-card project" cooperation signing ceremony of Zibo was held in the Bank.

On December 14, the Bank was honored with the title of "Top Ten Contributing Enterprises to Chinese Micro Finance of 2016".

On December 21, the opening ceremony of Qishang Bank Linyi Branch was held.

On December 12, the first transformation and retail branch of the Bank - Gold International Branch was established.

On December 26, the Bank held the tenth meeting of the sixth board of directors and the tenth meeting of the sixth board of supervisors.

# 财务会计报告 Financial Accounting Report

ANNUAL REPORT 2016 OISHANG BANK



# 第六部分 财务会计报告

# 一、审计报告

# 审计报告

信会师报字[2017]第ZH30019号

齐商银行股份有限公司全体股东:

我们审计了后附的齐商银行股份有限公司(以下简称贵公司)财务报表,包括2016年12月31日的合并及公司资产负债表、2016年度的合并及公司利润表、合并及公司现金流量表、合并及公司所有者权益变动表以及财务报表附注。

## 一、管理层对财务报表的责任

编制和公允列报财务报表是贵公司管理层的责任。这种责任包括: (1)按照企业会计准则的规定编制财务报表,并使其实现公允反映; (2)设计、执行和维护必要的内部控制,以使财务报表不存在由于舞弊或错误导致的重大错报。

#### 二、注册会计师的责任

我们的责任是在执行审计工作的基础上对财务报表发表审计意见。我们按照中国注册会计师审计准则 的规定执行了审计工作。中国注册会计师审计准则要求我们遵守中国注册会计师职业道德守则,计划和执 行审计工作以对财务报表是否不存在重大错报获取合理保证。

审计工作涉及实施审计程序,以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断,包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时,注册会计师考虑与财务报表编制和公允列报相关的内部控制,以设计恰当的审计程序,但目的并非对内部控制的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性,以及评价财务报表的总体列报。

我们相信,我们获取的审计证据是充分、适当的,为发表审计意见提供了基础。

## 三、审计意见

我们认为,贵公司财务报表在所有重大方面按照企业会计准则的规定编制,公允反映了贵公司2016年12月31日的合并及公司财务状况以及2016年度的合并及公司经营成果和现金流量。





# 二、审计报表

# 合并资产负债表

项目	2016年12月31日	2015年12月31日
	2010   12/3012	2010   12/3011
资 <b>产:</b>	15 200 004 700 50	15 477 612 656 6
现金及存放中央银行款项	15,288,984,700.59	15,477,612,656.6
存放同业款项	7,085,432,766.29	4,147,098,720.0
		120 121 600 6
拆出资金 NAAAAA		120,131,600.0
以公允价值计量且其变动计入当期损益的金融资产		
衍生金融资产	000 000 000	4 000 000 000
买入返售金融资产	998,000,000.00	1,000,000,000.0
应收利息	602,896,536.79	474,516,588.
发放贷款和垫款	50,560,773,824.32	42,701,825,746.
可供出售金融资产	7,533,273,509.12	6,670,541,071.
持有至到期投资	6,698,418,959.23	6,219,577,670.
应收款项类投资	12,093,025,002.34	4,026,248,453.
长期股权投资	623,904,526.87	582,285,115.
投资性房地产		
固定资产	1,140,815,233.46	870,443,587.
在建工程	433,042,860.10	417,104,572.
无形资产	86,305,754.11	75,162,750.
递延所得税资产	334,769,571.60	224,109,899.
其他资产	588,206,294.31	222,586,936.
<b>资产总计</b>	104,067,849,539.13	83,229,245,368.
负债及所有者权益		
· 债:		
向中央银行借款	1,459,310,000.00	1,458,525,000.
同业及其他金融机构存放款项	6,851,153,126.37	521,088,247.
拆入资金	334,363,400.00	17,028,480.
以公允价值计量且其变动计入当期损益的金融负债	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,
衍生金融负债		
卖出回购金融资产款	4,656,376,022.23	4,712,000,000.
吸收存款	76,619,866,759.49	67,318,770,088.
应付职工薪酬	42,514,302.90	35,301,636.
应交税费	115,703,602.04	56,363,783.
应文机员 应付利息	966,488,841.80	846,198,421.
- 歴刊初志 - 预计负债	200,400,041.00	040,170,421.
- 放り 久仮 - 应付债券	500,000,000.00	500,000,000
がある。 - 逆れある。 - 逆延所得税负债	28,791,204.97	76,824,605.
其他负债 3.44	872,258,249.00	605,670,787.
入债合计 (Canada Angara)	92,446,825,508.80	76,147,771,050.
所有者权益:	2 212 160 000 00	1.074.400.000
股本	3,213,160,000.00	1,874,400,000.
其他权益工具		
其中: 优先股		
永续债		
资本公积	3,741,580,293.71	691,204,293.
减:库存股		
其他综合收益	113,550,832.01	257,651,034.
盈余公积	624,537,260.48	578,193,620.
一般风险准备	1,246,980,000.00	1,016,980,000
未分配利润	2,530,735,802.50	2,594,840,068
3属于母公司所有者权益合计	11,470,544,188.70	7,013,269,017.
少数股东权益	150,479,841.63	68,205,301.
所有者权益合计	11,621,024,030.33	7,081,474,318.
负债和所有者权益总计	104,067,849,539.13	83,229,245,368.



# 合并利润表

单位: 人民币元

单位名称: 齐商银行股份有限公司

项目		2016年度	2015年度
_、	营业收入	2,499,285,982.95	2,512,370,471.16
	利息净收入	2,276,555,243.56	2,311,320,519.87
	利息收入	4,117,854,592.42	4,189,092,195.00
	利息支出	1,841,299,348.86	1,877,771,675.13
	手续费及佣金净收入	129,094,052.70	114,863,249.13
	手续费及佣金收入	179,550,196.31	152,823,682.43
	手续费及佣金支出	50,456,143.61	37,960,433.30
	投资收益	48,598,463.08	37,857,978.97
	其中: 对联营企业和合营企业的投资收益	61,264,179.33	54,604,956.49
	公允价值变动收益		
	汇兑收益	35,811,706.72	38,750,190.62
	其他业务收入	9,226,516.89	9,578,532.57
$\equiv$	营业支出	1,914,120,444.03	1,782,294,399.46
	税金及附加	75,297,789.58	204,166,636.99
	业务及管理费	1,139,887,267.60	1,050,425,070.69
	资产减值损失	698,935,386.85	527,702,691.78
	其他业务成本		. ,
Ξ、	营业利润	585,165,538.92	730,076,071.70
	加:营业外收入	10,859,451.89	34,238,484.73
	减:营业外支出	9,255,912.84	10,010,828.18
四、	利润总额	586,769,077.97	754,303,728.25
	减:所得税费用	85,487,131.43	116,516,467.65
Ŧ,	净利润	501,281,946.54	637,787,260.60
	归属于母公司所有者的净利润	478,689,405.91	625,047,426.23
	少数股东损益	22,592,540.63	12,739,834.37
六、	其他综合收益的税后净额	-144,100,202.69	165,117,309.72
, , ,	归属母公司所有者的其他综合收益的税后净额	-144,100,202.69	165,117,309.72
	(一)以后不能重分类进损益的其他综合收益	1 11,100,202.03	568,124.89
	1. 重新计量设定受益计划净负债净资产的变动		300,121.03
	2. 权益法下在被投资单位不能重分类进损益的其他综合收益中享有的份额		568,124.89
	(二)以后将重分类进损益的其他综合收益	-144,100,202.69	164,549,184.83
	1. 权益法下在被投资单位以后将重分类进损益的其他综合收益中享有的份额	111,100,202.05	2,790,996.28
	2. 可供出售金融资产公允价值变动损益	-144,100,202.69	161,758,188.55
	3. 持有至到期投资重分类为可供出售金融资产损益	111,100,202.05	101,730,100.33
	4. 现金流量套期损益的有效部分		
	5. 外币财务报表折算差额		
	6. 其他		
	归属少数股东的其他综合收益的税后净额		
+	综合收益总额	357,181,743.85	802,904,570.32
01	归属于母公司所有者的综合收益总额	334,589,203.22	790,164,735.95
	归属于少数股东的综合收益总额	22,592,540.63	12,739,834.37
/\	<b>毎股收益:</b>	22,372,310.03	12,137,037.31
/((	(一) 基本每股收益(元/股)	0.21	0.30
	(二)稀释每股收益(元/股)	0.21	0.33
	( <i>— )</i> 1777年-	U.Z I	0.55

# 合并现金流量表

单位名称: 齐商银行股份有限公司 单位: 人民币元

		十四. バルのロバ
项目	2016年度	2015年度
一、经营活动产生的现金流量		
客户存款和同业存放款项净增加额	15,730,208,869.27	8,377,948,505.11
向中央银行借款净增加额	785,000.00	298,450,125.00
向其他金融机构拆入资金净增加额	277,944,942.23	3,629,086,352.00
收取利息、手续费及佣金的现金	4,302,147,365.17	4,332,554,361.86
收到其他与经营活动有关的现金	329,326,472.56	349,817,967.50
经营活动现金流入小计	20,640,412,649.23	16,987,857,311.47
客户贷款及垫款净增加额	8,541,931,126.45	6,239,769,965.49
存放中央银行和同业款项净增加额	152,106,395.47	-705,295,674.95
支付利息支出、手续费及佣金的现金	1,800,965,071.94	1,842,065,261.14
支付给职工以及为职工支付的现金	618,491,585.80	648,661,351.03
支付的各项税费	311,502,222.08	464,909,207.28
支付的其他与经营活动有关的现金	919,597,083.57	628,091,294.15
经营活动现金流出小计	12,344,593,485.31	9,118,201,404.14
经营活动产生的现金流量净额	8,295,819,163.92	7,869,655,907.33
二、投资活动产生的现金流量:		
收回投资收到的现金	184,795,116,435.48	234,574,952,274.47
取得投资收益收到的现金	32,054,573.51	17,656,089.34
收到其他与投资活动有关的现金	1,920,228.02	22,605,712.13
投资活动现金流入小计	184,829,091,237.01	234,615,214,075.94
投资支付的现金	194,433,431,319.38	237,910,702,610.29
购建固定资产、无形资产和其他长期资产支付的现金	413,460,119.23	515,423,830.80
支付其他与投资活动有关的现金		
投资活动现金流出小计	194,846,891,438.61	238,426,126,441.09
投资活动产生的现金流量净额	-10,017,800,201.60	-3,810,912,365.15
三、筹资活动产生的现金流量:		
吸收投资收到的现金	4,243,596,000.00	
其中:子公司吸收少数股东投资收到的现金	67,620,000.00	
发行债券收到的现金		
收到其他与筹资活动有关的现金		
筹资活动现金流入小计	4,243,596,000.00	
偿还债务支付的现金		
分配股利、利润或偿付利息支付的现金	54,806,201.95	38,234,601.91
其中:子公司支付给少数股东的股利、利润	7,873,200.00	980,000.00
支付其他与筹资活动有关的现金		
等资活动现金流出小计	54,806,201.95	38,234,601.91
筹资活动产生的现金流量净额	4,188,789,798.05	-38,234,601.91
四、汇率变动对现金及现金等价物的影响	5,610,995.94	3,309,367.51
五、现金及现金等价物净增加额	2,472,419,756.31	4,023,818,307.78
加:期初现金及现金等价物余额	9,063,874,163.17	5,040,055,855.39
六、期末现金及现金等价物余额	11,536,293,919.48	9,063,874,163.17



# 合并所有者权益变动表

单位名称: 齐商银行股份有限公司

75 D				
项 目		其他权	益工具	资本公积
	股本	优先股	永续债	
一、上年年末余额	1,874,400,000.00			691,204,293.71
加:会计政策变更				
其他				
二、本年年初余额	1,874,400,000.00			691,204,293.71
三、本年增减变动金额(减少以"-"号填列)	1,338,760,000.00			3,050,376,000.00
(一) 综合收益总额	4 405 600 000 00			2 050 274 000 00
(二) 所有者投入和减少资本 1、股东投入的普通股	1,125,600,000.00			3,050,376,000.00
2、其他权益工具持有者投入资本	1,125,600,000.00			3,050,376,000.00
3、股份支付计入所有者权益的金额				
4、其他				
(三)利润分配	213,160,000.00			
1、提取盈余公积				
2、提取一般风险准备	213,160,000.00			
3、对股东的分配 4、其他	213,160,000.00			
(四)所有者权益内部结转				
1、资本公积转增股本				
2、盈余公积转增股本				
3、盈余公积弥补亏损				
4、其他				
(五) 专项储备 1、本期提取				
2、本期使用				
(六) 其他				
四、本年年末余额	3,213,160,000.00			3,741,580,293.71

单位名称: 齐商银行股份有限公司

	股本	其他权益工具		
	加文华	优先股	永续债	<b>贝华公</b> 標
一、上年年末余额	1,704,000,000.00			691,204,293.71
加:会计政策变更				
前期差错更正				
同一控制下企业合并				
其他				
二、本年年初余额	1,704,000,000.00			691,204,293.71
三、本年增减变动金额(减少以"-"号填列)	170,400,000.00			
(一) 综合收益总额				
(二) 所有者投入和减少资本				
1、股东投入的普通股				
2、其他权益工具持有者投入资本				
3、股份支付计入所有者权益的金额				
4、其他				
(三) 利润分配	170,400,000.00			
1、提取盈余公积				
2、提取一般风险准备				
3、对股东的分配	170,400,000.00			
4、其他				
(四) 所有者权益内部结转				
1、资本公积转增股本				
2、盈余公积转增股本				
3、盈余公积弥补亏损				
4、其他				
(五) 专项储备				
1、本期提取				
2、本期使用				
(六) 其他				
四、本年年末余额	1,874,400,000.00			691,204,293.71

单位: 人民币元

		本 年 金 额 归属于母公司所有者权益				
所有者权益合计	   少数股东权益					
別有有权量口口	プリンジの大人は一	未分配利润	一般风险准备	盈余公积	其他综合收益	减:库存股
7,081,474,318.48	68,205,301.00	2,594,840,068.67	1,016,980,000.00	578,193,620.40	257,651,034.70	
7,081,474,318.48	68,205,301.00	2,594,840,068.67	1,016,980,000.00	578,193,620.40	257,651,034.70	
4,539,549,711.85	82,274,540.63	-64,104,266.17	230,000,000.00	46,343,640.08	-144,100,202.69	
357,181,743.85	22,592,540.63	478,689,405.91	, ,	, ,	-144,100,202.69	
4,243,596,000.00	67,620,000.00					
4,243,596,000.00	67,620,000.00					
-61,228,032.00	-7,938,000.00	-542,793,672.08	230,000,000.00	46,343,640.08		
		-46,343,672.08	, ,	46,343,672.08		
		-230,000,000.00	230,000,000.00	, ,		
-61,228,000.00	-7,938,000.00	-266,450,000.00				
-32.00				-32.00		
11,621,024,030.33	150,479,841.63	2,530,735,802.50	1,246,980,000.00	624,537,260.48	113,550,832.01	

单位: 人民币元

上年金额							
归属于母公司	司所有者权益		所有者权益合计 所有者权益合计				
减:库存股	其他综合收益	盈余公积	一般风险准备	未分配利润	2 SVIJSJI IZIII.		
	92,533,724.98	516,913,430.86	1,016,980,000.00	2,244,073,402.30	56,445,466.63	6,322,150,318.48	
	92,533,724.98	516,913,430.86	1,016,980,000.00	2,244,073,402.30	56,445,466.63	6,322,150,318.48	
	165,117,309.72	61,280,189.54		350,766,666.37	11,759,834.37	759,324,000.00	
	165,117,309.72			625,047,426.23	12,739,834.37	802,904,570.32	
		61,280,759.86		-274,280,759.86	-980,000.00	-43,580,000.00	
		61,280,759.86		-61,280,759.86			
				-213,000,000.00	-980,000.00	-43,580,000.00	
		-570.32				-570.32	
	257,651,034.70	-570.32 578,193,620.40	1,016,980,000.00	2,594,840,068.67	68,205,301.00	7,081,474,318.48	
	237,031,034.70	370,193,020.40	1,010,900,000.00	2,334,040,000.07	00,203,301.00	7,001,777,10.40	



# 三、财务报表附注

# 一、公司基本情况

#### (一) 公司概况

齐商银行股份有限公司(以下简称"本公司"或"齐商银行")是1997年8月在城市信用合作社基础上成立并在山东省工商局注册的股份制金融企业。本公司原名淄博市商业银行股份有限公司,于2009年2月13日,经中国银监会批准更名为齐商银行股份有限公司。

本公司法定代表人: 杲传勇; 注册地址: 淄博市张店区中心路105号; 金融许可证号: B0171H237030001号; 企业统一社会信用代码: 913700001641139094。

经营范围主要包括: 吸收公众存款; 发放短期、中期和长期贷款; 办理国内结算; 办理票据承兑与贴现; 发行金融债券; 从事同业拆借; 提供担保、代理保险、房屋租赁等; 外汇存款; 外汇贷款; 外汇汇款; 外币兑换; 国际结算; 同业外汇拆借; 外汇票据的承兑和贴现; 外汇借款; 外汇担保; 结汇、售汇; 资信调查、咨询、鉴证业务。以及其他经中国银行业监督管理委员会依照有关法律、行政法规和其他规定批准的业务。

#### (二) 合并财务报表范围

截至2016年12月31日,本公司合并财务报表范围内子公司如下:

#### 子公司名称

临沂河东齐商村镇股份有限公司

本期合并财务报表范围及其变化情况详见本附注"六、合并范围的变更"和"七、在其他主体中的权益"。

#### 二、财务报表的编制基础

#### (一) 编制基础

公司以持续经营为基础,根据实际发生的交易和事项,按照财政部颁布的《企业会计准则——基本准则》和具体会计准则、企业会计准则应用指南、企业会计准则解释及其他相关规定(以下合称"企业会计准则"),以及中国证券监督管理委员会《公开发行证券的公司信息披露编报规则第15号——财务报告的一般规定》的披露规定编制财务报表。

#### (二) 持续经营

公司自本报告期末至少12个月内具备持续经营能力,无影响持续经营能力的重大事项。

#### 三、重要会计政策及会计估计

## (一) 遵循企业会计准则的声明

公司所编制的财务报表符合企业会计准则的要求,真实、完整地反映了报告期公司的财务状况、经营成果、现金流量等有关信息。

#### (二)会计期间

自公历1月1日起至12月31日止为一个会计年度。

### (三) 营业周期

本公司营业周期为12个月。

#### (四) 记账本位币

本公司采用人民币为记账本位币。

### (五) 合并财务报表的编制方法

#### 1、合并范围

本公司合并财务报表的合并范围以控制为基础确定,所有子公司(包括本公司所控制的单独主体)均纳入合并财务报表。

#### 2、合并程序

本公司以自身和各子公司的财务报表为基础,根据其他有关资料,编制合并财务报表。本公司编制合并财务报表,将整个企业集团视为一个会计主体,依据相关企业会计准则的确认、计量和列报要求,按照统一的会计政策,反映本公司集团整体财务状况、经营成果和现金流量。

所有纳入合并财务报表合并范围的子公司所采用的会计政策、会计期间与本公司一致。

#### (六) 现金及现金等价物

在编制现金流量表时,将本公司库存现金以及可以随时用于支付的存款确认为现金。

将同时具备期限短(从购买日起三个月内到期)、流动性强、易于转换为已知现金、价值变动风险 很小四个条件的投资,确定为现金等价物。包括存放中央银行款项(扣除法定存款准备金)、存放同业款 项、拆出资金、买入返售金融资产。

# (七) 外币业务和外币报表折算

#### 1、外币业务

外币业务采用交易发生日的即期汇率作为折算汇率将外币金额折合成人民币记账。

资产负债表日外币货币性项目余额按资产负债表日即期汇率折算,由此产生的汇兑差额,除属于与购建符合资本化条件的资产相关的外币专门借款产生的汇兑差额按照借款费用资本化的原则处理外,均计入 当期损益。

#### 2、外币财务报表的折算

资产负债表中的资产和负债项目,采用资产负债表日的即期汇率折算;所有者权益项目除"未分配利润"项目外,其他项目采用发生时的即期汇率折算。利润表中的收入和费用项目,采用交易发生日的即期



汇率折算。

#### (八) 买入返售金融资产和卖出回购金融资产款

买入返售是指按合同或协议规定,以一定的价格向交易对手买入相关资产(包括债券、票据及贷款等),到合同规定日期,再以规定价格返售给对方的合同。买入返售金融资产按买入相关资产时实际支付的金额入账。

卖出回购是指按合同或协议规定,以一定的价格将相关资产(包括债券、票据及贷款等)出售给交易对手,到合同规定日期,再以规定价格回购的合同。卖出回购金融资产款按卖出相关资产时实际收到的金额入账。

#### (九)长期股权投资

#### 1、共同控制、重大影响的判断标准

共同控制,是指按照相关约定对某项安排所共有的控制,并且该安排的相关活动必须经过分享控制权的参与方一致同意后才能决策。本公司与其他合营方一同对被投资单位实施共同控制且对被投资单位净资产享有权利的,被投资单位为本公司的合营企业。

重大影响,是指对一个企业的财务和经营决策有参与决策的权力,但并不能够控制或者与其他方一起共同控制这些政策的制定。本能够对被投资单位施加重大影响的,被投资单位为本公司联营企业。

#### 2、初始投资成本的确定

(1) 企业合并形成的长期股权投资

同一控制下的企业合并:公司以支付现金、转让非现金资产或承担债务方式以及以发行权益性证券作为合并对价的,在合并日按照取得被合并方所有者权益在最终控制方合并财务报表中的账面价值的份额作为长期股权投资的初始投资成本。

非同一控制下的企业合并:公司按照购买日确定的合并成本作为长期股权投资的初始投资成本。

#### (2) 其他方式取得的长期股权投资

以支付现金方式取得的长期股权投资,按照实际支付的购买价款作为初始投资成本。

以发行权益性证券取得的长期股权投资,按照发行权益性证券的公允价值作为初始投资成本。

#### 3、后续计量及损益确认方法

(1) 成本法核算的长期股权投资

公司对子公司的长期股权投资,采用成本法核算。除取得投资时实际支付的价款或对价中包含的已宣告但尚未发放的现金股利或利润外,公司按照享有被投资单位宣告发放的现金股利或利润确认当期投资收益。

#### (2) 权益法核算的长期股权投资

对联营企业和合营企业的长期股权投资,采用权益法核算。初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的差额,不调整长期股权投资的初始投资成本;初始投资成本小于投资时应

享有被投资单位可辨认净资产公允价值份额的差额,计入当期损益。

#### (十) 固定资产

#### 1、固定资产确认条件

固定资产指为生产商品、提供劳务、出租或经营管理而持有,并且使用寿命超过一个会计年度的有形资产。固定资产在同时满足下列条件时予以确认:

- (1)与该固定资产有关的经济利益很可能流入企业;
- (2) 该固定资产的成本能够可靠地计量。

#### 2、各类固定资产的折旧方法

固定资产折旧采用年限平均法分类计提,根据固定资产类别、预计使用寿命和预计净残值率确定折旧率。如固定资产各组成部分的使用寿命不同或者以不同方式为企业提供经济利益,则选择不同折旧率或折旧方法,分别计提折旧。

融资租赁方式租入的固定资产,能合理确定租赁期届满时将会取得租赁资产所有权的,在租赁资产尚可使用年限内计提折旧;无法合理确定租赁期届满时能够取得租赁资产所有权的,在租赁期与租赁资产尚可使用年限两者中较短的期间内计提折旧。

主要固定资产类别的折旧年限如下:

。 资产类别	折旧年限
房屋及建筑物	30年
电子设备	3年
机器设备	5年
运输工具及其他	5年

# (十一) 在建工程

在建工程项目按建造该项资产达到预定可使用状态前所发生的必要支出,作为固定资产的入账价值。 所建造的固定资产在建工程已达到预定可使用状态,但尚未办理竣工决算的,自达到预定可使用状态之日 起,根据工程预算、造价或者工程实际成本等,按估计的价值转入固定资产,并按本公司固定资产折旧政 策计提固定资产的折旧,待办理竣工决算后,再按实际成本调整原来的暂估价值,但不调整原已计提的折 旧额。

# (十二) 无形资产

#### 1、无形资产的计价方法

- (1) 公司取得无形资产时按成本进行初始计量;
- (2) 后续计量

在取得无形资产时分析判断其使用寿命。

对于使用寿命有限的无形资产,在为企业带来经济利益的期限内按直线法摊销;无法预见无形资产为



企业带来经济利益期限的,视为使用寿命不确定的无形资产,不予摊销。

#### 2、无形资产的使用寿命估计情况

每期末,对无形资产的使用寿命及摊销方法进行复核。

#### 3、无形资产减值准备的计提

对于使用寿命确定的无形资产,如有明显减值迹象的,期末进行减值测试。

对于使用寿命不确定的无形资产, 每期末进行减值测试。

对无形资产进行减值测试,估计其可收回金额。

无形资产的减值损失一经确认,在以后会计期间不再转回。

# (十三)长期资产减值

长期股权投资、采用成本模式计量的投资性房地产、固定资产、在建工程、无形资产等长期资产,于资产负债表日存在减值迹象的,进行减值测试。减值测试结果表明资产的可收回金额低于其账面价值的,按其差额计提减值准备并计入减值损失。可收回金额为资产的公允价值减去处置费用后的净额与资产预计未来现金流量的现值两者之间的较高者。资产减值准备按单项资产为基础计算并确认,如果难以对单项资产的可收回金额进行估计的,以该资产所属的资产组确定资产组的可收回金额。资产组是能够独立产生现金流入的最小资产组合。

#### (十四) 其他资产

#### 1、长期待摊费用

长期待摊费用是指已经支出但应由本期和以后各期负担的分摊期限在一年以上(不含一年)的各项费用。

#### 2、抵债资产

抵债资产按取得时的公允价值入帐,公允价值与相关资产账面价值及支付的税费之间的差额计入当期损益。

抵债资产处置时,如果取得的处置收入大于抵债资产账面价值,其差额计入营业外收入;如果取得的处置收入小于抵债资产账面价值,其差额计入营业外支出;保管过程中发生的费用直接计入其他业务支出。处置过程中发生的费用,从处置收入中抵减。

#### 3、其他应收款项

本公司按照其他应收款的项目和对方单位(个人)进行明细核算。本公司定期分析各项其他应收款项的可收回性,当应收款项的可收回金额低于其账面价值时,计提资产减值准备,并计入当期损益。

## (十五) 职工薪酬

#### 1、短期薪酬的会计处理方法

本公司在职工为本公司提供服务的会计期间,将实际发生的短期薪酬确认为负债,并计入当期损益或相关资产成本。

本公司为职工缴纳的社会保险费和住房公积金,以及按规定提取的工会经费和职工教育经费,在职工为本公司提供服务的会计期间,根据规定的计提基础和计提比例计算确定相应的职工薪酬金额。

职工福利费为非货币性福利的,如能够可靠计量的,按照公允价值计量。

#### 2、离职后福利的会计处理方法

#### (1) 设定提存计划

本公司按当地政府的相关规定为职工缴纳基本养老保险和失业保险,在职工为本公司提供服务的会计期间,按以当地规定的缴纳基数和比例计算应缴纳金额,确认为负债,并计入当期损益或相关资产成本。

除基本养老保险外,本公司还依据国家企业年金制度的相关政策建立了企业年金计划。本公司按职工 工资总额的一定比例向年金计划缴费,相应支出计入当期损益或相关资产成本。

#### (2) 设定受益计划

本公司根据预期累计福利单位法确定的公式将设定受益计划产生的福利义务归属于职工提供服务的期间,并计入当期损益或相关资产成本。

#### 3、辞退福利的会计处理方法

本公司在不能单方面撤回因解除劳动关系计划或裁减建议所提供的辞退福利时,或确认与涉及支付辞退福利的重组相关的成本或费用时(两者孰早),确认辞退福利产生的职工薪酬负债,并计入当期损益。

## (十六)收入确认

收入在相关的经济利益很可能流入本公司且金额能够可靠计量,同时满足以下不同类型收入的其他确认条件时,予以确认。

#### 1、利息收入

金融资产的利息收入根据让渡资金使用权的时间和实际利率在计入当期损益。利息收入包括折价或溢价的摊销,当实际利率与合同利率差异不大时,采用合同利率。

当一项金融资产或一组类似的金融资产确认减值损失后,确认利息收入所使用的利率为计量减值损失时对未来现金流进行贴现时使用的利率。

#### 2、手续费和佣金收入

手续费和佣金收入在提供相关服务时,根据权责发生制的原则确认。

资产买卖、或参与第三方进行资产买卖交易(如购买客户贷款、证券,或出售业务)时产生的手续费于相关交易完成时确认。

#### 3、股利收入

非上市权益工具投资的股利收入于本公司收取股利权力时确认计入当期损益,计入投资收益。

#### (十七) 递延所得税资产和递延所得税负债

对于可抵扣暂时性差异确认递延所得税资产,以未来期间很可能取得的用来抵扣可抵扣暂时性差异的



应纳税所得额为限。对于能够结转以后年度的可抵扣亏损和税款抵减,以很可能获得用来抵扣可抵扣亏损 和税款抵减的未来应纳税所得额为限,确认相应的递延所得税资产。

对于应纳税暂时性差异,除特殊情况外,确认递延所得税负债。

不确认递延所得税资产或递延所得税负债的特殊情况包括:商誉的初始确认;除企业合并以外的发生时既不影响会计利润也不影响应纳税所得额(或可抵扣亏损)的其他交易或事项。

当拥有以净额结算的法定权利,且意图以净额结算或取得资产、清偿负债同时进行时,当期所得税资产及当期所得税负债以抵销后的净额列报。

当拥有以净额结算当期所得税资产及当期所得税负债的法定权利,且递延所得税资产及递延所得税负债是与同一税收征管部门对同一纳税主体征收的所得税相关或者是对不同的纳税主体相关,但在未来每一具有重要性的递延所得税资产及负债转回的期间内,涉及的纳税主体意图以净额结算当期所得税资产和负债或是同时取得资产、清偿负债时,递延所得税资产及递延所得税负债以抵销后的净额列报。

#### (十八) 委托业务

本公司通常作为受托人在受托业务中为信托机构、其他机构和零售客户管理资产。受托业务中所涉及的资产不属于本公司,因此不包括在本公司财务报表中。

委托贷款是指本公司接受委托,由客户(作为委托人)提供资金,由本公司(作为受托人)按照委托 人确定的贷款对象、用途、金额、期限、利率而代理发放和监督使用并由本公司协助收回的贷款,风险由 委托人承担。本公司进行委托贷款业务只收取手续费,不代垫资金,不承担信用风险。

#### (十九)债务重组

债务重组,是指在债务人发生财务困难的情况下,本公司作为债权人按照其与债务人达成的协议或者法院的裁定作出让步的事项。债务重组的方式主要包括: (一)以资产清偿债务; (二)将债务转为资本; (三)修改其他债务条件; (四)以上三种方式的组合等。

以现金清偿债务的,本公司将重组债权的账面余额与收到的现金之间的差额,计入当期损益。本公司已对债权计提减值准备的,先将该差额冲减减值准备,减值准备不足以冲减的部分,计入当期损益。

以非现金资产清偿债务的,本公司对受让的非现金资产按其公允价值入账,重组债权的账面余额与受让的非现金资产的公允价值之间的差额,比照以现金清偿债务的规定处理。

将债务转为资本的,本公司将享有股份的公允价值确认为对债务人的投资,重组债权的账面余额与股份的公允价值之间的差额,比照以现金清偿债务的规定处理。

修改其他债务条件的,本公司将修改其他债务条件后的债权的公允价值作为重组后债权的账面价值, 重组债权的账面余额与重组后债权的账面价值之间的差额,比照以现金清偿债务的规定处理。修改后的债 务条款中涉及或有应收金额的,本公司不确认或有应收金额,不将其计入重组后债权的账面价值。

债务重组采用以现金清偿债务、非现金资产清偿债务、债务转为资本、修改其他债务条件等方式的组合进行的,本公司依次以收到的现金、接受的非现金资产公允价值、债权人享有股份的公允价值冲减重组债权的账面余额,再按照修改其他债务条件的规定处理。

#### 四、税项

本公司适用的主要税种及税率如下:

税种	税基	2016年度	2015年度
企业所得税	应纳税所得额	25%	25%
增值税	应税收入	5%/6%/17%	
营业税	应税营业收入	5%	5%
城市维护建设税	实际缴纳的流转税	5%/7%	5%/7%
教育费附加	实际缴纳的流转税	3%	3%
地方教育费附加	实际缴纳的流转税	2%	2%

# 五、合并财务报表主要项目注释

#### (一) 现金及存放中央银行款项

项目	2016-12-31	2015-12-31
库存现金	355,214,636.29	341,447,007.89
存放中央银行法定准备金	9,991,502,622.40	9,136,992,813.51
存放中央银行超额存款准备金	4,593,537,441.90	5,548,311,835.21
存放中央银行财政性存款	348,730,000.00	430,772,000.00
合计	15,288,984,700.59	15,477,612,656.61

缴存的法定存款准备金为按规定向中国人民银行缴存的存款准备金,此存款不能用于日常业务。 2016年12月31日、2015年12月31日本公司人民币存款准备金缴存比率分别为13.5%、14%,2016年 12月31日、2015年12月31日外币存款准备金缴存比率分别为5%、5%。存款范围包括机关团体存款、 财政预算外存款、个人存款、单位存款、委托业务负债项目轧减资产项目后的贷方余额及其它各项存款。

子公司人民币存款准备金缴存比率列示如下:

被投资单位	2016-12-31	2015-12-31
临沂河东齐商村镇股份有限公司	9%	9.5%

存放于中央银行超额存款准备金用于日常资金清算。

存放中央银行财政性存款是对国家金库款,地方财政预算内、外存款,部队、机关团体存款,财政部 发行的国库券及各项债券款项等,按100%缴存中央银行的款项。



# (二) 存放同业款项

项目	2016-12-31	2015-12-31
存放境内同业款项	6,944,168,533.06	4,071,182,970.65
存放境外同业款项	141,264,233.23	75,915,749.42
减: 资产减值准备		
合计	7,085,432,766.29	4,147,098,720.07

截至2016年12月31日,无持有5%及5%以上股份的股东的存放同业款项余额。

## (三) 拆出资金

项目	2016-12-31	2015-12-31
银行		120,131,600.00
非银行金融机构		
减: 资产减值准备		
合计		120,131,600.00

截至2016年12月31日,无持有5%及5%以上股份的股东的拆出资金余额。

# (四) 买入返售金融资产

项目	2016-12-31	2015-12-31
买入返售债券:		
政府债券	590,000,000.00	450,000,000.00
金融债券	408,000,000.00	550,000,000.00
企业债券		
合计	998,000,000.00	1,000,000,000.00

截至2016年12月31日,无持有5%及5%以上股份的股东的买入返售金融资产余额。

# (五) 应收利息

项目	2016-12-31	2015-12-31
应收贷款利息	263,587,535.31	155,301,938.90
应收存放央行利息	5,299,428.09	4,830,347.12
应收存放同业及拆出款项利息	28,954,002.37	55,397,843.09
应收买入返售金融资产利息	133,718.36	68,219.17
应收可供出售投资利息	158,073,250.76	141,181,739.24
应收持有至到期投资利息	94,273,296.37	83,313,758.39
应收应收款项类投资利息	52,575,305.53	34,422,742.55
合计	602,896,536.79	474,516,588.46

# (六) 发放贷款和垫款

1、贷款和垫款按个人和企业分布情况列示如下:

项目	2016-12-31	2015-12-31
个人贷款和垫款:		
信用卡	36,772,339.79	33,260,583.92
住房抵押	1,539,112,982.33	734,708,793.15
其他	3,600,097,608.11	2,987,786,168.43
企业贷款和垫款:		
贷款	42,475,306,847.50	36,217,551,990.12
贴现	3,744,298,369.62	3,856,291,923.97
贸易融资	736,499,349.80	341,248,396.49
贷款和垫款总额	52,132,087,497.15	44,170,847,856.08
减:		
贷款损失准备	1,571,313,672.83	1,469,022,109.37
贷款和垫款净额	50,560,773,824.32	42,701,825,746.71

# 2、贷款损失准备:

项目	2016-12-31	2015-12-31
公司贷款损失准备	1,423,964,707.35	1,359,679,492.10
个人贷款损失准备	147,348,965.48	109,342,617.27
合计	1,571,313,672.83	1,469,022,109.37

# 3、贷款和垫款按行业划分:

项目	2016-12-31	比例(%)	2015-12-31	比例(%)
制造业	17,143,819,057.78	32.88	15,298,621,429.09	34.64
水利、环境和公共设施管理业	1,399,511,404.09	2.68	1,114,622,668.02	2.52
批发和零售业	10,409,339,031.31	19.97	9,023,974,502.56	20.43
房地产业	2,885,993,000.00	5.54	1,846,946,000.00	4.18
教育	179,000,000.00	0.34	228,400,000.00	0.52
电力、燃气及水的生产和供应业	1,109,125,000.00	2.13	1,040,885,000.00	2.36
建筑和租赁服务业	4,664,227,119.57	8.95	3,544,278,479.11	8.02
其他	4,684,292,234.75	8.99	4,405,062,245.29	9.97
贸易融资	736,499,349.80	1.41	341,248,396.49	0.77
贴现	3,744,298,369.62	7.18	3,856,291,923.97	8.73
个人	5,175,982,930.23	9.93	3,470,517,211.55	7.86
合计	52,132,087,497.15	100.00	44,170,847,856.08	100.00
减: 贷款损失准备	1,571,313,672.83		1,469,022,109.37	
贷款和垫款账面价值	50,560,773,824.32		42,701,825,746.71	
贸易融资	736,499,349.80	1.47	341,248,396.49	0.79
贴现	3,744,298,369.62	7.49	3,856,291,923.97	8.94
个人	4,532,113,926.05	9.07	3,454,738,756.44	8.01
合计	49,993,514,466.30	100.00	43,119,249,822.17	100.00
减:贷款损失准备	1,516,160,623.99		1,429,992,109.37	
贷款和垫款账面价值	48,477,353,842.31		41,689,257,712.80	

# 4、贷款及垫款按地区分布情况列示如下:

项目	2016-12-31	2015-12-31
山东地区	48,255,579,290.78	40,564,812,227.14
陕西地区	3,876,508,206.37	3,606,035,628.94
合计	52,132,087,497.15	44,170,847,856.08

# 5、贷款和垫款按担保方式分布情况列示如下:

项目	2016-12-31	2015-12-31
信用贷款	4,731,989,739.98	1,176,232,093.47
保证贷款	29,509,565,347.22	25,207,205,047.08
抵押贷款	15,568,268,311.86	12,301,070,944.82
质押贷款	2,322,264,098.09	5,486,339,770.71
贷款和垫款总额	52,132,087,497.15	44,170,847,856.08
减:		
贷款损失准备	1,571,313,672.83	1,469,022,109.37
贷款和垫款净额	50,560,773,824.32	42,701,825,746.71

# 6、贷款损失准备变动情况如下:

项目	2016年度	2015年度
期初余额	1,469,022,109.37	1,130,057,298.31
本期计提/转出	682,983,048.84	516,172,450.38
本期核销	590,247,599.79	184,947,267.46
本期收回以前年度核销	6,011,914.41	5,246,128.14
本期其他转回	3,544,200.00	2,493,500.00
期末余额	1,571,313,672.83	1,469,022,109.37

# (七)可供出售金融资产

# 1、可供出售金融资产按项目列示:

项目	2016-12-31	2015-12-31
债券投资-公允价值计量		
政府债券	1,894,878,541.09	2,425,094,846.56
金融债券	5,068,969,771.25	3,898,515,251.99
企业债券	105,841,838.03	110,170,764.80
同业存单	395,192,519.75	98,359,368.78
减:减值准备		
小计	7,464,882,670.12	6,532,140,232.13
权益投资-成本计量		
股权投资	38,390,839.00	38,400,839.00
减:减值准备		
小计	38,390,839.00	38,400,839.00
权益投资-公允价值计量		
同业理财		100,000,000.00
银行间联合投资计划	30,000,000.00	
减:减值准备		
小计	30,000,000.00	100,000,000.00
合计	7,533,273,509.12	6,670,541,071.13

## 2、可供出售金融资产相关信息分析:

项目	2016-12-31	2015-12-31
债券投资-公允价值计量		
摊余成本	7,349,717,850.24	6,224,841,808.67
公允价值	7,464,882,670.12	6,532,140,232.13
累计计入其他综合收益	115,164,819.88	307,298,423.46
累计计提减值金额		
权益投资-成本计量		

# 可供出售金融资产相关信息分析(续表)

项目	2016-12-31	2015-12-31
投资成本	38,390,839.00	38,400,839.00
累计计提减值金额		
权益投资-公允价值计量		
公允价值	30,000,000.00	100,000,000.00
累计计提减值金额		

截至2016年12月31日,本公司持有到期债券中有面值2,590,000,000.00元的债券用于办理卖出回购证券等业务。

## 3、可供出售金融资产中公允价值不能可靠计量的权益投资:

被投资 单位	投资 成本	2015 12-31	增减 变动	2016 12-31
中国银联股 份有限公司	8,134,839.00	8,134,839.00		8,134,839.00
城市商业银 行资金清算 中心	250,000.00	250,000.00		250,000.00
山东省城市 商业银行合 作联盟有限 公司	30,000,000.00	30,000,000.00		30,000,000.00
淄博市银行 协会	6,000.00	6,000.00		6,000.00
临沂市银行 业票据协会		10,000.00	-10,000.00	
合计	38,390,839.00	38,400,839.00	-10,000.00	38,390,839.00



#### 可供出售金融资产中公允价值不能可靠计量的权益投资(续表)

被投资 单位	持股 比例(%)	表决权 比例(%)	减值 准备	本期计提 减值准备	本期收到 现金红利
中国银联股 份有限公司	0.28	0.28			520,000.00
城市商业银 行资金清算 中心	0.83	0.83			375,000.00
山东省城市 商业银行合 作联盟有限 公司	4.60	4.60			
淄博市银行 协会	20.00	20.00			
临沂市银行 业票据协会					
合计					895,000.00

对于上述可供出售权益工具,因其在活跃市场中没有报价且其公允价值不能可靠计量且未对被投资公司产生重大影响,本公司对其按成本计量。

截至2016年12月31日,本公司可供出售金融资产不存在减值情况,不需计提可供出售金融资产减值 准备。

## (八) 持有至到期投资

项目	2016-12-31	2015-12-31
政府债券	3,680,090,567.06	3,052,500,499.43
金融债券	2,918,384,613.52	3,067,136,960.66
企业债券	99,943,778.65	99,940,210.02
减:资产减值准备		
合计	6,698,418,959.23	6,219,577,670.11

截至2016年12月31日,本公司持有到期债券中有面值3,200,370,000.00元的债券用于办理卖出回购证券等业务。

# (九) 应收款项类投资

项目	2016-12-31	2015-12-31
资产管理计划	7,896,745,454.71	2,961,771,657.07
信托收益权	3,388,767,219.83	974,218,986.02
同业理财	830,000,000.00	100,000,000.00
减: 资产减值准备	22,487,672.20	9,742,189.86
合计	12,093,025,002.34	4,026,248,453.23

# 应收款项类投资减值准备变动情况:

项目	2016-12-31	2015-12-31
年初余额	9,742,189.86	
本年计提	12,745,482.34	9,742,189.86
本年核销		
年末余额	22,487,672.20	9,742,189.86

# (十)长期股权投资

被投资		本期增减变动				
单位	2015–12–31	追加 投资	减少 投资	权益法下确认 的投资损益	其他综合 收益调整	其他权 益变动
联营企业						
长安银行股 份有限公司	582,285,115.54			57,905,058.16		3,359,121.17
合计	582,285,115.54			57,905,058.16		3,359,121.17

被投资 —	本期增减变动			本期计提	减值准备
单位	宣告发放 现金股利	其他	2016-12-31	减值准备	期末余额
联营企业					
长安银行股 份有限公司	19,644,768.00		623,904,526.87		
合计	19,644,768.00		623,904,526.87		



#### 本行的子公司

	核算 方法	初始投 资成本	2015 12-31	増减 变动	2016 12-31
临沂河东齐商村镇 银行股份有限公司	成本法	121,380,000.00	51,000,000.00	70,380,000.00	121,380,000.00
合计		121,380,000.00	51,000,000.00	70,380,000.00	121,380,000.00

被投资 单位	持股 比例(%)	表决权 比例(%)	减值 准备	本期计提 减值准备	现金 红利
临沂河东齐商村镇 银行股份有限公司	51.00	51.00			8,262,000.00
合计	51.00	51.00			8,262,000.00

注: 1、2009年,长安银行股份有限公司经中国银行业监督管理委员会银监复(2009)212号《中国人民银监会关于筹建长安银行股份有限公司的批复》批准,由宝鸡市商业银行股份有限公司等五家地方性银行金融机构通过新设合并,并由发起人共同发起设立,本公司作为发起人之一,于2009年4月在陕西省西安市签署发起人协议,以货币资金出资1.95亿元,认购长安银行股份1.95亿股,占股本总额的6.5%。

本公司向长安银行股份有限公司派驻高级管理人员,参与其日常业务经营,对其产生重大影响,因此采用权益法核算。

截至2016年12月31日,本公司持有长安银行股份有限公司245,559,600股,占股本总额的4.3528%。

2、根据中国银行业监督管理委员会临沂监管分局《临沂银监分局关于同意临沂河东齐商村镇银行股份有限公司开业的批复》(银监临准[2010]123号),本公司向临沂河东齐商村镇银行股份有限公司出资1,200万元,持股比例为60%;2012年,临沂河东齐商村镇银行股份有限公司注册资本增至5,000万元,本公司出资增至2,550万元,持股比例变更为51%。2014年,临沂河东齐商村镇银行股份有限公司注册资本增至10,000万元,本公司出资增至5,100万元,持股比例为51%。2016年,临沂河东齐商村镇银行股份有限公司注册资本增至20,000万元,本公司出资增至10,200万元,持股比例为51%。本公司作为临沂河东齐商村镇银行股份有限公司的第一大股东,按成本法核算。鉴于本行能够控制临沂河东齐商村镇银行股份有限公司的经营和财务决策,本行将其纳入合并财务报表范围。

# (十一) 固定资产

# 1、固定资产情况:

项		房屋建筑物	电子设备	运输设备	其他	合计
1、	账面原值					
	(1) 2015年12月31日	970,718,238.49	150,547,922.40	46,734,731.37	125,582,350.65	1,293,583,242.91
	(2) 本期增加金额	323,612,213.57	29,801,787.67	6,198,681.91	21,339,512.37	380,952,195.52
	购置	517,934.89	28,331,546.56	6,198,681.91	21,074,710.11	56,122,873.47
	在建工程转入	323,094,278.68	1,470,241.11		264,802.26	324,829,322.05
	(3) 本期减少金额	1,958,759.35	1,475,209.48		7,720,650.94	11,154,619.77
	处置或报废	1,958,759.35	1,475,209.48		7,720,650.94	11,154,619.77
	(4) 2016年12月31日	1,292,371,692.71	178,874,500.59	52,933,413.28	139,201,212.08	1,663,380,818.66
2、	累计折旧					
	(1) 2015年12月31日	243,548,737.37	96,798,556.84	25,930,962.69	56,861,398.16	423,139,655.06
	(2) 本期增加金额	49,457,682.93	29,167,103.21	7,584,246.54	21,615,579.81	107,824,612.49
	计提	49,457,682.93	29,167,103.21	7,584,246.54	21,615,579.81	107,824,612.49
	(3) 本期减少金额	226,985.29	1,402,836.10		6,768,860.96	8,398,682.35
	处置或报废	226,985.29	1,402,836.10		6,768,860.96	8,398,682.35
	(4) 2016年12月31日	292,779,435.01	124,562,823.95	33,515,209.23	71,708,117.01	522,565,585.20
3、	减值准备					
	(1) 2015年12月31日					
	(2) 本期增加金额					
	计提					
	(3) 本期减少金额					
	处置或报废					
	(4) 2016年12月31日					
4、	账面价值					
	(1) 2016年12月31日	999,592,257.70	54,311,676.64	19,418,204.05	67,493,095.07	1,140,815,233.46
	(2) 2015年12月31日	727,169,501.12	53,749,365.56	20,803,768.68	68,720,952.49	870,443,587.85



## 2、本期无暂时闲置的固定资产

# 3、暂时经营租赁租出的固定资产情况:

项目	账面价值
房屋建筑物	16,888,455.30
合计	16,888,455.30

## 4、未办妥产权证书的固定资产情况:

项目	金额	未办妥产权证书原因
沂源支行办公楼	34,137,106.25	正在办理中
缤纷南郡	8,988,411.71	正在办理中
广饶支行办公楼	16,644,757.60	正在办理中
安丘支行办公楼	12,399,558.00	正在办理中
闻韶支行房屋	21,965,093.74	正在办理中
滨州办公大楼	75,804,855.79	正在办理中
威通办公楼	96,512,202.50	正在办理中
芦湖支行办公楼	9,781,266.35	正在办理中
合计	276,233,251.94	

截至2016年12月31日,本公司固定资产不存在减值情况,不需计提固定资产减值准备。

# (十二) 在建工程

#### 1、在建工程按项目列示:

项目	2016-12-31	2015-12-31
账面余额	433,042,860.10	417,104,572.25
减:减值准备		
账面净值	433,042,860.10	417,104,572.25

# 2、在建工程项目变动情况:

项目	2015-12-31	本期增加	转入固定资产	转入无形资产
办公用房及装修	412,972,778.25	344,694,280.71	318,113,298.90	
软件系统	4,131,794.00	5,712,963.25		4,898,761.92
其他		10,337,650.97	6,716,023.15	
合计	417,104,572.25	360,744,894.93	324,829,322.05	4,898,761.92

## 在建工程项目变动情况(续表)

项目	其他减少	资金来源	2016-12-31
办公用房及装修	14,525,049.15	自有资金	425,028,710.91
软件系统	553,473.96	自有资金	4,392,521.37
其他		自有资金	3,621,627.82
合计	15,078,523.11		433,042,860.10

# (十三) 无形资产

项目	土地使用权	软件	合计
1、账面原值			
(1) 2015年12月31日	25,640,484.62	65,588,848.50	91,229,333.12
(2) 本期增加金额		20,112,103.35	20,112,103.35
购置		15,213,341.43	15,213,341.43
在建工程转入		4,898,761.92	4,898,761.92
(3) 本期减少金额			
处置			
(4) 2016年12月31日	25,640,484.62	85,700,951.85	111,341,436.47
2、累计摊销			
(1) 2015年12月31日	1,136,320.46	14,930,262.16	16,066,582.62
(2) 本期增加金额	2,090,993.27	6,878,106.47	8,969,099.74
计提	2,090,993.27	6,878,106.47	8,969,099.74
(3) 本期减少金额			
处置			



# 无形资产(续表)

项目	土地使用权	软件	合计
(4) 2016年12月31日	3,227,313.73	21,808,368.63	25,035,682.36
3、减值准备			
(1) 2015年12月31日			
(2) 本期增加金额			
计提			
(3) 本期减少金额			
处置			
(4) 2016年12月31日			
4、账面价值			
(1) 2016年12月31日	22,413,170.89	63,892,583.22	86,305,754.11
(2) 2015年12月31日	24,504,164.16	50,658,586.34	75,162,750.50

# (十四) 递延所得税资产和递延所得税负债

1、未经抵销的递延所得税资产

<b>适</b> 日	2016-12-31		2015-12-31	
项目	可抵扣暂时性差异	递延所得税资产	可抵扣暂时性差异	递延所得税资产
贷款减值准备	1,300,738,706.28	325,184,676.57	874,052,357.16	218,513,089.29
抵债资产减值准备	10,684,996.00	2,671,249.00	10,684,996.00	2,671,249.00
其他应收款坏账准备	5,166,911.91	1,291,727.98	1,960,056.24	490,014.06
应收款项类投资坏账准备	22,487,672.20	5,621,918.05	9,742,189.86	2,435,547.47
合计	1,339,078,286.39	334,769,571.60	896,439,599.26	224,109,899.82

# 2、未经抵销的递延所得税负债

项目	2016-12-31		2015-12-31	
<b>火口</b>	可抵扣暂时性差异	递延所得税负债	可抵扣暂时性差异	递延所得税负债
可供出售金融资产公允价值	115,164,819.88	28,791,204.97	307,298,423.46	76,824,605.86
小计	115,164,819.88	28,791,204.97	307,298,423.46	76,824,605.86

# (十五) 其他资产

## 1、其他资产按项目列示如下:

项目	2016-12-31	2015-12-31
抵债资产	77,000,000.00	77,000,000.00
其他应收款	419,139,019.49	65,224,589.53
待摊费用	91,899,949.82	80,195,021.93
其他业务资产	167,325.00	167,325.00
合计	588,206,294.31	222,586,936.46

#### 2、抵债资产按项目列示如下:

项目	2016-12-31	2015-12-31
房产	10,684,996.00	10,684,996.00
土地使用权	77,000,000.00	77,000,000.00
抵债资产合计	87,684,996.00	87,684,996.00
减: 抵债资产减值准备	10,684,996.00	10,684,996.00
抵债资产净值	77,000,000.00	77,000,000.00

其中7,700万元抵债资产,为山东恒丰房地产开发有限公司土地使用权,该块土地将于2017年2季度进行处置,预计处置价格不低于账面价值,故本期未计提减值准备。

## 3、抵债资产减值准备变动列示如下:

项目	2016年度	2015年度
期初余额	10,684,996.00	10,684,996.00
本期计提		
本期转出		
期末余额	10,684,996.00	10,684,996.00



#### 4、其他应收款按项目列示:

项目	2016-12-31	2015-12-31
结算暂挂款	396,145,059.67	31,092,225.30
诉讼费	26,616,072.86	15,262,051.85
预缴税金		19,843,297.66
其他	1,544,798.87	987,070.96
减: 坏账准备	5,166,911.91	1,960,056.24
合计	419,139,019.49	65,224,589.53

#### 5、坏账准备变动列示如下:

项目	2016年度	2015年度
期初余额	1,960,056.24	1,082,466.70
本期计提	3,206,855.67	1,788,051.54
本期转出		910,462.00
本期核销		
期末余额	5,166,911.91	1,960,056.24

# (十六) 向中央银行借款

项目	2016-12-31	2015-12-31
向中央银行再贷款	1,100,000,000.00	900,000,000.00
向中央银行再贴现	359,310,000.00	558,525,000.00
合计	1,459,310,000.00	1,458,525,000.00

本公司与中国人民银行淄博市中心支行签订再贷款合同,合同金额分别为人民币500,000,000.00元和500,000,000.00元,期限分别为2016年11月16日-2017年11月15日和2016年12月27日-2017年12月12日,年利率均为3.15%。

子公司临沂河东齐商村镇银行股份有限公司与中国人民银行临沂市中心支行签订再贷款合同,合同金额分别为人民币60,000,000.00元、40,000,000.00元,期限分别为2016年12月26日-2017年12月18日和2016年9月7日-2017年9月1日,年利率均为2.75%。

# (十七) 同业及其他金融机构存放款项

项目	2016-12-31	2015-12-31
银行	6,724,687,480.51	499,444,709.29
非银行金融机构	126,465,645.86	21,643,538.06
合计	6,851,153,126.37	521,088,247.35

# (十八) 拆入资金

项目	2016-12-31	2015-12-31
银行	334,363,400.00	17,028,480.00
非银行金融机构		
合计	334,363,400.00	17,028,480.00

# (十九) 卖出回购金融资产款

项目	2016-12-31	2015-12-31
卖出回购证券	4,510,900,000.00	4,712,000,000.00
其中: 政府债券	1,010,900,000.00	2,362,000,000.00
金融债券	3,500,000,000.00	2,350,000,000.00
卖出回购票据	145,476,022.23	
其中:银行承兑汇票	145,476,022.23	
商业承兑汇票		
合计	4,656,376,022.23	4,712,000,000.00

# (二十) 吸收存款

项目	2016-12-31	2015-12-31
活期存款	27,093,768,739.53	21,248,739,814.85
其中: 公司	19,333,398,870.27	15,769,037,613.97
个人	7,760,369,869.26	5,479,702,200.88
定期存款	23,841,271,272.49	24,627,268,735.12
其中: 公司	10,139,552,876.38	8,032,133,177.24
个人	19,304,218,396.11	16,595,135,557.88
其他存款	20,082,326,747.47	21,442,761,538.74
合计	76,619,866,759.49	67,318,770,088.71



截至2016年12月31日,公司存款中包含1,495,480,000.00元保本理财,个人存款中包含1,420,380,000.00元保本理财。

其他存款中包含本公司的保证金存款,明细列示如下:

项目	2016-12-31	2015-12-31
承兑汇票保证金	13,664,779,692.65	13,550,669,337.95
信用证保证金	1,547,098,040.27	1,276,961,798.75
保函保证金	31,041,015.62	34,752,344.83
其他保证金	105,326,564.77	82,274,746.25
合计	15,348,245,313.31	14,944,658,227.78

截至2016年12月31日,其他存款中含邮储银行协议定期存款570,000,000.00元,保险公司协议定期存款3,600,000,000.00元。

#### 客户存款按地区分布情况列示如下:

项目	2016-12-31	2015-12-31
山东地区	69,684,964,034.27	60,912,637,345.11
陕西地区	6,934,902,725.22	6,406,132,743.60
合计	76,619,866,759.49	67,318,770,088.71

# (二十一) 应付职工薪酬

#### 1、应付职工薪酬分类:

项目	2015-12-31	本期增加	本期减少	2016-12-31
短期薪酬	5,073,968.79	541,066,162.74	534,445,298.11	11,694,833.42
设定提存计划	6,040,041.24	85,903,601.00	85,323,208.30	6,620,433.94
辞退福利	24,187,626.12	7,821,966.25	7,810,556.83	24,199,035.54
合计	35,301,636.15	634,791,729.99	627,579,063.24	42,514,302.90

辞退福利为本公司的一项福利计划,退休人员按照确定基数的一定比例从本公司领取住房补贴直至死亡,本公司将员工退休后领的住房补贴按照一定的假设条件折现计算后在员工服务期间摊销计入负债及当期损益。

# 2、短期薪酬:

项目	2015-12-31	本期增加	本期减少	2016-12-31
工资、奖金、津贴和补贴	4,610,159.66	441,899,148.45	435,509,308.11	11,000,000.00
职工福利费		16,945,190.12	16,945,190.12	
社会保险费		26,275,399.39	26,238,880.99	36,518.40
其中: 医疗保险		22,542,638.51	22,506,120.11	36,518.40
工伤保险费		1,545,989.49	1,545,989.49	
生育保险费		2,133,625.18	2,133,625.18	
其他保险费		53,146.21	53,146.21	
住房公积金		37,720,022.76	37,718,333.76	1,689.00
工会经费和职工教育经费	463,809.13	18,226,402.02	18,033,585.13	656,626.02
合计	5,073,968.79	541,066,162.74	534,445,298.11	11,694,833.42

# 3、设定提存计划

项目	2015-12-31	本期增加	本期减少	2016-12-31
基本养老保险费		60,558,004.84	60,558,004.84	
失业保险		3,170,959.47	3,170,959.47	
企业年金缴费	6,040,041.24	22,174,636.69	21,594,243.99	6,620,433.94
合计	6,040,041.24	85,903,601.00	85,323,208.30	6,620,433.94

# (二十二) 应交税费

项目	2016-12-31	2015-12-31
应交所得税	72,260,280.28	4,062,343.07
应交增值税	29,806,772.56	
应交营业税		43,852,560.52
应交城建税	2,596,400.69	2,852,701.56
应交教育费附加	1,933,467.55	2,192,632.83
应交其他税金	9,106,680.96	3,403,545.02
合计	115,703,602.04	56,363,783.00



#### (二十三) 应付利息

项目	2016-12-31	2015-12-31
应付存款利息	893,500,266.29	773,555,831.14
卖出回购金融资产应付利息	4,051,701.47	639,047.67
同业存放及拆入应付利息	51,564,651.82	54,631,320.24
应付债券应付利息	17,372,222.22	17,372,222.22
合计	966,488,841.80	846,198,421.27

#### (二十四) 应付债券

# 1、应付债券明细

项目	2016-12-31	2015-12-31
金融债券	500,000,000.00	500,000,000.00
合计	500,000,000.00	500,000,000.00

#### 2、应付债券的增减变动

债券名称	面值	发行日期	债券期限	发行金额	2015-12-31
2014年第一期金融债券	500,000,000.00	2014-5-27	5年	500,000,000.00	500,000,000.00
合计	500,000,000.00			500,000,000.00	500,000,000.00

## 应付债券的增减变动(续表)

债券名称	本期发行	按面值计提利息	溢折价摊销	本期偿还	2016-12-31
2014年第一期金融债券					500,000,000.00
合计					500,000,000.00

2013年10月28日,经中国银监会下发《中国银监会关于齐商银行发行金融债券的批复》[银监复(2013)555号]文批准,同意本公司在全国银行间债券市场发行金额不超过20亿元人民币的金融债券; 2014年4月9日,中国人民银行下发《中国人民银行准予行政许可决定书》[银市场许准予字(2014)第24号]文依法作出准予行政许可的决定; 2014年5月27日,本公司发行2014年第一期金融债券,债券代码1420010,主承销商为南京银行股份有限公司,发行总额人民币5亿元,发行价格100元/百元,票面利率5.9%。

## (二十五) 其他负债

项目	2016-12-31	2015-12-31
久悬未取客户存款	10,054,349.97	12,100,997.97
待划转款项	331,982,396.49	180,274,844.15
待付工程款项	3,326,831.49	5,482,515.03
委托代理业务	5,090,133.75	1,587,913.09
应付股利	30,212,213.53	23,790,415.48
职工风险金	60,290,385.19	48,210,554.80
应缴代扣税费	4,066,580.35	5,706,731.87
财政性存款	406,229,848.77	325,406,027.48
应付租赁费	10,686,942.45	712,666.33
其他	10,318,567.01	2,398,121.72
合计	872,258,249.00	605,670,787.92

# (二十六) 股本

话口	2015–12–31	本其	2016-12-31		
项目     2015-12-31 	发行新股	股票股利	小计	2010-12-31	
非流通股	1,874,400,000.00	1,125,600,000.00	213,160,000.00	1,338,760,000.00	3,213,160,000.00

# 截至2016年12月31日前五大股东列示如下:

股东名称	持股金额	持股比例
淄博市城市资产运营有限公司	320,673,368.00	9.98%
山东城联一卡通支付有限责任公司	320,352,052.00	9.97%
淄博市引黄供水有限公司	160,336,684.00	4.99%
淄博市自来水公司	160,336,684.00	4.99%
淄博市金融控股有限公司	150,697,204.00	4.69%

# (二十七) 资本公积

项目	2015-12-31	本期增加	本期减少	2016-12-31
资本溢价(股本溢价)	690,000,000.00	3,050,376,000.00		3,740,376,000.00
其他	1,204,293.71			1,204,293.71
合计	691,204,293.71	3,050,376,000.00		3,741,580,293.71



#### (二十八) 盈余公积

项目	法定公积金	任意公积金	合计
2015年12月31日	578,193,620.40		578,193,620.40
本期增加	46,343,672.08		46,343,672.08
本期减少	32.00		32.00
2016年12月31日	624,537,260.48		624,537,260.48

根据《中华人民共和国公司法》及本公司章程的规定,本公司按净利润的10%提取法定盈余公积。 2017年4月11日,本公司第六届第十一次董事会议通过2016年度利润分配预案,按税后利润的10% 提取法定盈余公积46,343,672.08元。

# (二十九) 一般风险准备

项目	2016年度	2015年度
期初余额	1,016,980,000.00	1,016,980,000.00
本期计提	230,000,000.00	
本期减少		
期末余额	1,246,980,000.00	1,016,980,000.00

2017年4月11日,本公司第六届第十一次董事会议通过2016年度利润分配预案,根据《金融企业准备金计提管理办法》[财金(2012)20号]的要求,提取一般风险准备230,000,000.00元。

## (三十) 未分配利润

项目	2016年度	2015年度
归属于母公司股东的净利润	478,689,405.91	625,047,426.23
加:期初未分配利润	2,594,840,068.67	2,244,073,402.30
可供分配利润	3,073,529,474.58	2,869,120,828.53
减: 提取盈余公积金	46,343,672.08	61,280,759.86
减: 提取一般风险准备	230,000,000.00	
可供股东分配的利润	2,797,185,802.50	2,807,840,068.67
减: 应付普通股股利	266,450,000.00	213,000,000.00
期末未分配利润	2,530,735,802.50	2,594,840,068.67

2017年4月11日,本公司第六屆第十一次董事会议通过2016年度利润分配预案,按税后利润的10%提取法定盈余公积46,343,672.08元,提取一般风险准备230,000,000.00元,以2016年12月31日总股本3,213,160,000股为基数,向全体股东每10股送股票股利1股,共计股票股利321,316,000股;向全体股东每10股送现金股利0.25元,共送现金股利80,329,000.00元(含税)。上述分配方案尚待股东大会批准。

# (三十一) 利息净收入

项目	2016年度	2015年度
利息收入		
发放贷款及垫款利息收入	2,930,010,188.46	3,159,170,785.24
—— 公司贷款和垫款利息收入	2,257,483,523.12	2,369,072,380.19
—— 个人贷款及垫款利息收入	235,958,523.98	258,654,373.11
票据贴现利息收入	436,568,141.36	531,444,031.94
债券投资利息收入	543,880,911.36	546,451,044.84
应收款项类投资利息收入	296,796,161.88	140,808,185.41
存放同业款项利息收入	124,423,001.45	129,398,955.23
存放中央银行款项利息收入	171,587,078.19	162,992,886.75
拆出资金利息收入	2,955,690.12	7,591,012.42
买入返售金融资产利息收入	48,116,398.85	42,547,929.50
转贴现利息收入	34,426.00	
其他	50,736.11	131,395.61
小计	4,117,854,592.42	4,189,092,195.00
————————————————————— 利息支出		
吸收存款利息支出	1,090,321,319.53	1,180,056,339.50
向中央银行借款利息支出	35,714,180.57	33,449,335.08
同业存放利息支出	337,883,854.10	378,147,596.58
拆入资金利息支出	102,336,597.14	29,884,816.59
卖出回购金融资产利息支出	113,757,209.72	97,517,661.39
发行债券利息支出	29,500,000.00	29,500,000.00
转贴现利息支出	131,785,928.00	129,215,486.74
其他利息支出	259.80	439.25
小计	1,841,299,348.86	1,877,771,675.13
利息净收入	2,276,555,243.56	2,311,320,519.87



# (三十二) 手续费及佣金净收入

项目	2016年度	2015年度
手续费及佣金收入		
代理业务手续费收入	120,130,077.79	60,106,433.60
结算业务手续费收入	59,420,118.52	92,717,248.83
小计	179,550,196.31	152,823,682.43
手续费及佣金支出		
代理业务手续费支出	15,540,756.29	9,307,507.62
结算业务手续费支出	34,915,387.32	28,652,925.68
小计	50,456,143.61	37,960,433.30
手续费及佣金净收入	129,094,052.70	114,863,249.13

# (三十三) 投资收益

# 1、投资收益按项目列示如下:

项目	2016年度	2015年度
处置可供出售金融资产取得的投资收益	-13,887,540.77	-17,186,977.52
可供出售金融资产在持有期间的投资收益	895,000.00	440,000.00
权益法核算的长期股权投资收益	61,264,179.33	54,604,956.49
其他	326,824.52	
合计	48,598,463.08	37,857,978.97

# 2、可供出售金融资产在持有期间的投资收益列示如下:

项目	2016年度	2015年度
中国银联股份有限公司	520,000.00	440,000.00
山东省城市商业银行合作联盟有限公司	375,000.00	
合计	895,000.00	440,000.00

## 3、按权益法核算的长期股权投资收益列示如下:

项目	2016年度	2015年度
长安银行股份有限公司	61,264,179.33	54,604,956.49
合计	61,264,179.33	54,604,956.49

# (三十四) 税金及附加

项目	2016年度	2015年度
营业税	55,109,874.43	181,587,422.30
城建税	10,552,279.00	11,846,867.21
教育费附加	8,101,996.99	9,079,373.97
其他	1,533,639.16	1,652,973.51
合计	75,297,789.58	204,166,636.99

# (三十五) 业务及管理费

项目	2016年度	2015年度
员工费用	636,840,481.93	597,860,648.00
折旧	107,824,612.49	83,418,708.94
无形资产摊销	8,969,099.74	5,109,112.27
监管费	3,735,141.61	3,274,555.11
税金	15,618,221.22	10,019,111.46
咨询费	7,149,611.83	6,361,545.47
业务宣传费	24,270,803.72	25,130,264.04
广告费	19,927,799.53	17,359,392.05
业务招待费	12,715,000.04	15,033,242.81
公杂费	30,152,150.84	29,108,159.79
邮电费	19,100,002.95	16,502,238.99
印刷费	12,757,982.00	13,581,880.53
租赁费	63,789,296.95	60,933,239.58
钞币运送费	19,304,887.86	16,840,236.86
电子设备运转费	15,169,045.65	13,390,891.49
修理费	36,521,468.30	42,402,996.11
劳动保护费	1,145,676.24	2,154,875.30
其他	104,895,984.70	91,943,971.89
合计	1,139,887,267.60	1,050,425,070.69



# (三十六) 资产减值损失

项目	2016年度	2015年度
贷款损失准备	682,983,048.84	516,172,450.38
应收款项类投资减值准备	12,745,482.34	9,742,189.86
其他应收款坏账准备	3,206,855.67	1,788,051.54
合计	698,935,386.85	527,702,691.78

# (三十七) 营业外收入

# 1、营业外收入按项目列示:

项目	2016年度	2015年度
处置固定资产、无形资产和抵债资产	189,859.68	21,088,363.70
清理久悬账户收入	2,615,756.81	1,080,364.32
政府补助	2,650,000.00	8,244,400.00
其他	5,403,835.40	3,825,356.71
合计	10,859,451.89	34,238,484.73

# 2、政府补助详细列示:

项目	2016年度	与资产/损益相关
银行业协会新设金融机构一次性开业奖励	500,000.00	损益
域外金融机构奖励补贴	500,000.00	损益
2015年度金融创新发展引导资金	1,600,000.00	损益
创业担保奖励	50,000.00	损益
合计	2,650,000.00	损益

# (三十八) 营业外支出

项目	2016年度	2015年度
捐赠、赞助支出	264,790.00	274,800.00
处置固定资产及抵债资产	1,025,569.08	508,583.21
罚款支出	60,631.47	1,677,583.99
其他	7,904,922.29	7,549,860.98
合计	9,255,912.84	10,010,828.18

# (三十九) 所得税费用

项目	2016年度	2015年度
当期所得税费用	196,146,803.21	184,906,927.82
递延所得税费用	-110,659,671.78	-68,390,460.17
合计	85,487,131.43	116,516,467.65

# 六、在其他主体中的权益

# (一) 在子公司中的权益

# 1、企业集团的构成

フハヨタ物	기의성 <b>가 라프</b> 성플바 카메바 비용싸도		持股比例(%)		取得方式	
子公司名称	主要经营地	注册地	业务性质	直接	间接	以待刀工
临沂河东齐商村 镇股份有限公司	山东临沂	山东临沂	金融业	51.00		发起设立

## 2、重要的非全资子公司

子公司名称	少数股东	本期归属于少	本期向少数股东	期末少数股
	持股比例	数股东的损益	宣告分派的股利	东权益余额
临沂河东齐商村 镇股份有限公司	49%	22,592,540.63	7,938,000.00	150,479,841.63



## 3、重要非全资子公司的主要财务信息

子公司名称	2016-12-31				
<b>丁公司石</b> 协	贷款余额	资产合计	存款余额	负债合计	
临沂河东齐商村 镇股份有限公司	2,083,419,982.01	3,586,078,635.59	3,088,539,077.19	3,278,976,917.98	

## 重要非全资子公司的主要财务信息(续表)

フハヨタね	2016年度					
子公司名称	营业收入	净利润	综合收益总额	经营活动现金流量		
临沂河东齐商村 镇股份有限公司	130,983,461.06	47,628,951.12	47,628,951.12	-147,645,338.17		

## 重要非全资子公司的主要财务信息(续表)

子公司名称	2015–12–31					
<b>丁公司</b> 石协	贷款余额	资产合计	存款余额	负债合计		
临沂河东齐商村 镇股份有限公司	1,012,568,033.91	2,288,270,001.10	1,867,234,723.71	2,149,075,509.26		

# 重要非全资子公司的主要财务信息(续表)

フハヨタわ		5年度		
子公司名称	营业收入	净利润	综合收益总额	经营活动现金流量
临沂河东齐商村 镇股份有限公司	94,991,703.65	26,003,505.96	26,003,505.96	720,061,180.86

# (二) 在合营安排或联营企业中的权益

## 1、重要的联营企业

联营企业名称			业务性质	持股比例(%)		对联营企业投 资的会计处理
<b>联吕正业石</b> 你	工安红吕地	江川地	业为住风	直接	间接	方法
长安银行股份有 限公司	陕西西安	陕西西安	金融业	4.3528		权益法

#### 2、重要联营企业的主要财务信息

单位: 人民币千元 长安银行股份有限公司 资产总额 181.983.348 159,916,081 负债总额 168,822,835 150,040,655 净资产 13,160,513 9,875,425 净利润 1,248,646 1,056,090 其他综合收益 10,733 综合收益总额 1,248,646 1,056,090 企业本期收到的来自合营企业的股利 19,645 5,580

## 七、主要表外项目

## (一) 表外业务是指所有不在资产负债表中反映的业务,包括两部分:

或有风险的表外业务,即为客户债务清偿能力提供担保、承担客户违约风险的业务,如贷款承诺等; 无风险的表外业务主要包括结算、代理业务。

#### (二)或有风险

- 1、银行承兑汇票是由承兑申请人向本公司申请,经本公司审查同意承兑的商业汇票。
- 2、信用证指本公司根据申请人的要求和指示,向收益人开立的载有一定金额,在一定期限内凭规定的单据在指定地点付款的书面保证文件。
- 3、银行保函指本公司应申请人或委托人的要求,以出具保函的形式向收益人承诺,当申请人不履行合同约定的义务或承诺的事项时,由本公司按保函约定履行债务或承担责任的信贷业务。

项目	2016-12-31	2015-12-31
开出信用证	6,080,543,680.12	5,692,506,376.10
承兑汇票	34,339,785,415.43	28,691,523,232.60
开出保函	269,775,602.79	252,044,354.36
合计	40,690,104,698.34	34,636,073,963.06

#### 八、代理业务

## (一) 受托贷款及受托存款

本公司替第三方贷款人发放委托贷款。本公司作为中介人根据提供资金的第三方贷款人的意愿向借款人发放贷款,并与第三方贷款人签立合同约定负责替其管理和回收贷款。第三方贷款人自行决定委托贷款的要求和条款,包括贷款用途、金额、利率及还款安排。本公司收取委托贷款的手续费一般为一次性收费,但贷款发生损失的风险由第三方贷款人承担。

项目	2016-12-31	2015-12-31
受托贷款	2,611,279,064.79	3,487,081,078.22
受托存款	2,611,344,855.51	3,487,104,030.15

#### (二) 理财业务

本公司将金达创富人民币理财产品销售给个人和机构投资者,募集的资金主要运用于银行间市场债券投资、定向资产管理计划等,本公司从该业务中获取手续费、理财顾问服务费等收入。

项目	2016-12-31	2015-12-31
委托理财资产	10,858,600,000.00	7,132,610,000.00
委托理财资金	10,858,600,000.00	7,132,610,000.00

## 九、承诺及或有事项

#### (一) 资本性支出承诺

项目	合同金额	2016年12月31日 已付款金额	2016年12月31日 尚未支付金额
办公系统及营业用房	536,521,458.86	432,842,860.10	103,678,598.76
合计	536,521,458.86	432,842,860.10	103,678,598.76

项目	合同金额	2015年12月31日 已付款金额	2015年12月31日 尚未支付金额
办公系统及营业用房	1,206,336,770.10	932,728,586.40	273,608,183.70
合计	1,206,336,770.10	932,728,586.40	273,608,183.70

#### (二)租赁承诺

房屋租赁承诺主要反映本公司根据需要租赁的营业场所及办公楼应支付的租金。作为承租方,本公司 未来最低之经营性房屋租赁承诺如下:

项目	2016-12-31	2015-12-31
1年以内(含1年)	56,699,837.17	52,491,049.52
1-2年(含2年)	45,262,506.65	42,659,018.96
2-3年(含3年)	41,533,309.02	39,879,010.40
3年以上	192,781,252.16	225,354,337.39
合计	336,276,905.00	360,383,416.27

## (三)使用受限资产

项目	2016-12-31	2015-12-31
债券	5,790,370,000.00	5,357,670,000.00
票据	506,000,000.00	558,525,000.00
合计	6,296,370,000.00	5,916,195,000.00

注:除上述用于回购业务的资产外,本公司按规定向中国人民银行缴存的法定存款准备金也不能用于本公司的日常经营活动。

#### 十、资产负债表日后事项

2017年4月11日,本公司第六屆第十一次董事会议通过2016年度利润分配预案,按税后利润的10%提取法定盈余公积46,343,672.08元,提取一般风险准备230,000,000.00元,以2016年12月31日总股本3,213,160,000股为基数,向全体股东每10股送股票股利1股,共计股票股利321,316,000股;向全体股东每10股送现金股利0.25元,共送现金股利80,329,000.00元(含税)。上述分配方案尚待股东大会批准。

除上述事项外,截至2017年4月11日,本公司不存在其他应披露的资产负债表日后重大事项。



# 四、资本充足状况

#### 1、资本充足率计算范围

包括本行以及符合中国银监会《商业银行资本管理办法(试行)》(自2013年1月1日起实施)的本行直接或间接投资的金融机构。

#### 2、资本数量、构成及各级资本充足率(集团口径)

项目类别	2016年	2015年
资本净额	121.25亿元	75.40亿元
其中:核心一级资本	116.05亿元	70.80亿元
二级资本	6.03亿元	5.34亿元
核心一级资本扣减项	0.86亿元	0.75亿元
因应用资本底线及校准后的风险资产合计	823.62亿元	691.08亿元
核心一级资本充足率	13.99%	10.14%
一级资本充足率	13.99%	10.14%
资本充足率	14.72%	10.91%

#### 3、风险加权资产计量

本行按照《商业银行资本管理办法(试行)》计量的风险加权资产情况,信用风险加权资产计量采用权重法、市场风险加权资产计量采用标准法、操作风险加权资产采用基本指标法。

# 五、按五级分类不良贷款情况及不良资产管理的主要政策、措施及其效果

(单位:万元)

不良贷款余额	2016年12月31日	2015年12月31日
次级	97605.73	89121.99
可疑	1656.00	4942.47
损失	0	0
合计	99261.73	94064.46

一是牢牢拧紧新增不良贷款的阀门。狠抓制度执行力建设,强化放款岗履职管理,加强贷前、贷中、贷后等工作薄弱环节的标准化建设和管理,做细做实贷款"三查"工作;加强授信准入管理,从业务准入标准和从业人员业务素质、道德标准两个方面着手严把准入关口;持续调整优化信贷资产结构,侧重

有足额抵质押担保的授信业务;坚持底线思维,对新增授信管理中的风险源头实行"高压线"管控;恢复并坚持分支行信贷例会制度,加大对担保圈风险、大额授信风险及屡查屡犯问题的持续跟踪,坚持不懈地传导合规信贷文化建设。二是进一步强化存量不良资产的处置力度。加大不良资产管控和专业化清收力度,继续坚持"日监测、旬调度、月考核"的原则,做到早识别、早监测、早预警、早处置、早问责;完善架构,明确职责,对重点大户确定专人管理,对重点区域成立专业团队,集中人力、物力、财力等各项资源,加大清收力度;加强与政府部门、政法部门及资产管理公司等第三方合作,综合运用经济、行政、法律手段,灵活采取盘活、重组、诉讼等措施,提升重点领域、重点大户和批量资产处置的能力。

## 六、关联方关系及交易

#### (一)关联方

本公司的关联方包括持本公司5%及5%以上股份的股东,持本公司5%及5%以上股份股东的控股股东及其控股子公司,本公司董事、高级管理人员及与其关系密切的家庭成员,因本公司董事、高级管理人员及与其关系密切的家庭成员在本公司以外兼任董事长、总经理职务而与本公司构成关联关系的单位(以下简称"相同关键管理人员的其他企业"),本公司的子公司、合营公司、联营公司。

## (二) 本公司的持股5%及5%以上股份的股东情况

股东名称	注册地	业务性质	注册资本 (百万)	持股 比例(%)	表决权 比例(%)
淄博市城市资产运营有限 公司	淄博市	国有资产运营	1,380	9.98	9.98
山东城联一卡通支付有限 责任公司	淄博市	非金融IC卡制作等	300	9.97	9.97

#### (三)本公司的子公司情况

单位名称	注册地	主营业务	公司 类型	持股比例(%)	与本公 司关系	法定代 表人
临沂河东齐商村镇 银行股份有限公司	山东临沂	吸收公众存款;发放短期、中期和长期贷款;办理国内结算;办理票据承兑与贴现;从事同业拆借;从事银行卡业务;代理发行、代理兑付、承销政府债券;代理收付款项及代理保险业务;经银行业监督管理机构批准的其他业务	股份有限公司(非上市)	51.00	子公司	葛涛



# (四) 本公司的合营和联营企业情况

单位名称	与本公司的关系
长安银行股份有限公司	本公司的联营公司

# (五) 其他关联方

单位名称	与本公司的关系
山东北金集团有限公司	相同关键管理人员
淄博城东企业集团有限公司	相同关键管理人员
山东北斗星纺织有限公司	相同关键管理人员
山东贵和纸业集团有限公司	相同关键管理人员
山东崇正水泥集团股份有限公司	相同关键管理人员

# (六) 关联交易

本公司的关联交易遵守法律、行政法规、国家统一的会计制度和有关的银行业监督管理规定,按照商业原则,以不优于对非关联方同类交易的条件进行。

# 1、存放同业款项

项目	2016-12-31	2015-12-31
长安银行股份有限公司	2,695,697.39	74,462,929.85

# 2、存放同业款项利息收入

项目	2016年度	2015年度
长安银行股份有限公司	754,903.08	2,172,340.97

#### 3、贷款余额

项目	2016-12-31	2015-12-31
山东北金集团有限公司		78,000,000.00
山东贵和纸业集团有限公司	43,000,000.00	43,000,000.00

注:上述贷款未出现不良贷款情况。

#### 4、贷款利息收入

项目	2016年度	2015年度
山东北金集团有限公司	3,153,875.93	4,368,912.51
山东贵和纸业集团有限公司	1,263,241.65	1,578,481.25
山东城联一卡通支付有限责任公司		942,000.00

# 5、同业存放款项

项目	2016-12-31	2015-12-31
长安银行股份有限公司		0.55

## 6、存款余额

项目	2016-12-31	2015-12-31
关联企业合计	532,330,473.76	17,024,806,130.46

### 7、存款利息支出

项目	2016年度	2015年度
关联企业合计	2,683,955.73	23,365,889.84

# 七、重要资产转让及出售

报告期内,本行购置固定资产支出5224.63万元,其中购置营业场所支出51.79万元、购置运输工具支出619.87万元、电子设备支出2445.50万元、其他资产支出2107.47万元;处置固定资产839.87万元。



# Part VI. Financial Accounting Report

# I. Audit Report

#### **Audit Report**

X.K.S.B.Z. [2017] No. ZH30019

To all the shareholders of QISHANG BANK CO., LTD.:

We have audited the attached financial statements of QISHANG BANK CO., LTD. (hereinafter referred to as "the Bank"), including consolidated balance sheet and company's balance sheet as of December 31, 2016, consolidated income statement and company's income statement of 2016, consolidated cash flow statement and company's cash flow statement, consolidated statement of change in owner's equity and company's statement of change in owner's equity as well as notes to financial statements.

#### I. Responsibility of the Management to Financial Statements

The management of the Bank is responsible for the preparation and fair presentation of financial statements. This responsibility includes: (1) preparing financial statements in accordance with the provisions of Accounting Criteria for Enterprises and realizing fair presentation; (2) designing, implementing and maintaining necessary internal control to avoid material misstatement of financial statements due to fraud or error.

#### II. Responsibility of Certified Public Accountants

Our responsibility is to express an opinion on financial statements based on our audit. We have conducted audit in accordance with the Standards on Auditing for Certified Public Accountants, which require that we shall comply with the code of professional ethics of Chinese Certified Public Accountant, and plan and perform audit to obtain reasonable assurance on whether the financial statements are free from material misstatement or not.

The audit work involves implementing audit procedures to obtain audit evidences about the amounts and disclosures related to the financial statements. The selection of procedures depends on the auditor's judgment, including assessment of the risks of material misstatement of the financial statements due to fraud or error. During risk assessment, the Certified Public Accountant considers internal control relevant to the preparation and fair presentation of the financial statements in order to design appropriate audit procedures, but not for the purpose of expressing an opinion on the effectiveness of internal control. The audit work also includes evaluating the appropriateness of accounting policies selected and rationality of accounting estimates made by the Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our audit opinion.

#### III. Audit Opinion

In our opinion, the financial statements of the Bank have been prepared in accordance with the Accounting Criteria for Enterprises in all material respects, and have given a true and fair view of consolidated financial position and company's financial position of the Bank as of December 31, 2016 and its consolidated operational performance and cash flow and company's operational performance and cash flow of 2016.







杨俊正

# II. Audit Statements

# Consolidated balance sheet

Name: QISHANG BANK CO., LTD.

Unit: RMB Yuan

ltem	December 31, 2016	December 31, 2015
Assets:		
Cash and balances with central bank	15,288,984,700.59	15,477,612,656.61
Due from banks and other financial institutions	7,085,432,766.29	4,147,098,720.07
Precious metal	· · · ·	
Interbank lending		120,131,600.00
Financial assets measured at fair value and changes are recorded as the current gains and losses		
Derivative financial assets		
Financial assets purchased under resale agreements	998,000,000.00	1,000,000,000.00
Interest receivable	602,896,536.79	474,516,588.46
Loans and advances to customers	50,560,773,824.32	42,701,825,746.71
Financial assets available for sale	7,533,273,509.12	6,670,541,071.13
Held-to-maturity investment	6,698,418,959.23	6,219,577,670.11
Receivables investment	12,093,025,002.34	4,026,248,453.23
Long-term equity investment	623,904,526.87	582,285,115.54
Investment real estate	, ,	
Fixed assets	1,140,815,233.46	870,443,587.85
Construction in process	433,042,860.10	417,104,572.25
Intangible assets	86,305,754.11	75,162,750.50
Deferred income tax assets	334,769,571.60	224,109,899.82
Other assets	588,206,294.31	222,586,936.46
Total assets	104,067,849,539.13	83,229,245,368.74
Liabilities and owner's equity	, , , , , , , , , , , , , , , , , , , ,	, , ,
Liabilities:		
Due to Central Bank	1,459,310,000.00	1,458,525,000.00
Due to banks and other financial institutions	6,851,153,126.37	521,088,247.35
Interbank borrowing	334,363,400.00	17,028,480.00
Financial liabilities measured at fair value and changes are recorded as the current gains and losses	, ,	
Derivative financial liabilities		
Financial assets sold under repurchase agreements	4,656,376,022.23	4,712,000,000.00
Deposits from customers	76,619,866,759.49	67,318,770,088.71
Employee benefits payable	42,514,302.90	35,301,636.15
Taxes payable	115,703,602.04	56,363,783.00
Interests payable	966,488,841.80	846,198,421.27
Accrued liabilities		
Bonds payable	500,000,000.00	500,000,000.00
Deferred income tax liabilities	28,791,204.97	76,824,605.86
Other liabilities	872,258,249.00	605,670,787.92
Total liabilities	92,446,825,508.80	76,147,771,050.26
Owners' equities:	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-, , , , ,
Capital capital	3,213,160,000.00	1,874,400,000.00
Other equity instruments	2,212,133,33333	.,,,
Wherein: preferred shares		
Perpetual bond		
Capital surplus	3,741,580,293.71	691,204,293.71
Less: treasury stock	2) )2 2 2 ) 2 2 1	
Other comprehensive income	113,550,832.01	257,651,034.70
Surplus reserve	624,537,260.48	578,193,620.40
General risk reserve	1,246,980,000.00	1,016,980,000.00
Retained profits	2,530,735,802.50	2,594,840,068.67
Total equities attributable to the parent company's owners	11,470,544,188.70	7,013,269,017.48
Minority shareholders' equities	150,479,841.63	68,205,301.00
Total owners' equities	11,621,024,030.33	7,081,474,318.48
Total liabilities and owners' equities	104,067,849,539.13	83,229,245,368.74



# Consolidated income statement

Name: QISHANG BANK CO., LTD.

Unit: RMB Yuan

	FY 2016	FY 2015
I. Operating income	2,499,285,982.95	2,512,370,471.16
Net interest income	2,276,555,243.56	2,311,320,519.87
Interest income	4,117,854,592.42	4,189,092,195.00
Interest expense	1,841,299,348.86	1,877,771,675.13
Net handling fee and commission income	129,094,052.70	114,863,249.13
Handling fee and commission income	179,550,196.31	152,823,682.43
Handling fee and commission expense	50,456,143.61	37,960,433.30
Investment income	48,598,463.08	37,857,978.97
Wherein: investment income from joint ventures and associates	61,264,179.33	54,604,956.49
Gains from fair value change		
Foreign exchange gains	35,811,706.72	38,750,190.62
Other business income	9,226,516.89	9,578,532.57
II. Operating expense	1,914,120,444.03	1,782,294,399.46
Tax and surcharge	75,297,789.58	204,166,636.99
Operating and administrative expense	1,139,887,267.60	1,050,425,070.69
Asset impairment loss	698,935,386.85	527,702,691.78
Other operating expense	0,0,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	327,7 02,031.70
III. Operating profit	585,165,538.92	730,076,071.70
Plus: non-operating income	10,859,451.89	34,238,484.73
Less: non-operating expense	9,255,912.84	10,010,828.18
IV. Profit before income tax	586,769,077.97	754,303,728.25
	85,487,131.43	
Less: income tax expense  V. Not profit		116,516,467.65
V. Net profit	501,281,946.54	637,787,260.60
Net profit attributable to the parent company's owners	478,689,405.91	625,047,426.23
Minority interests	22,592,540.63	12,739,834.37
VI. Net after-tax amount of other comprehensive income	-144,100,202.69	165,117,309.72
Net after-tax amount of other comprehensive income attributable to the parent company's owners	-144,100,202.69	165,117,309.72
(I) Other comprehensive income not to be reclassified as the gains and losses in the future		568,124.89
1. Changes in net liability or net asset arising from re-measurement of defined benefit plan		
2. Shares of other comprehensive income not to be reclassified as the gains and losses in the invested company according to equity law		568,124.89
(II) Other comprehensive income to be reclassified as the gains and losses in the future	-144,100,202.69	164,549,184.83
1. Shares of other comprehensive income to be reclassified as the gains and losses in the invested company according to equity law		2,790,996.28
2. Unrealized gains/(losses) from financial assets available for sale	-144,100,202.69	161,758,188.55
3. Gains and losses of held-to-maturity investment to be classified as financial assets available for sale		
4. Effective part of gains and losses in cash flow arbitrage		
5. Translation balance of financial statement in foreign currency		
6. Other		
Net after-tax amount of other comprehensive income attributable to the minority shareholders		
VII. Total comprehensive incomes	357,181,743.85	802,904,570.32
Total comprehensive income attributable to the parent company's owners	334,589,203.22	790,164,735.95
Total comprehensive income attributable to the minority shareholders	22,592,540.63	12,739,834.37
VIII. Earnings per share		
(I) Basic earnings per share (Yuan/share)	0.21	0.30
(II) Diluted earnings per share (Yuan/share)	0.21	0.33

# Consolidated cash flow statement

Name: QISHANG BANK CO., LTD.

Unit: RMB Yuan

	FY 2016	FY 2015
I. Cash flow from operating activities		
Net increase in deposits from customers, due to bank and other financial institutions	15,730,208,869.27	8,377,948,505.11
Net increase in due to Central Bank	785,000.00	298,450,125.00
Net increase in borrowing funds from other financial institutions	277,944,942.23	3,629,086,352.00
Cash received from interest, handling fee and commission	4,302,147,365.17	4,332,554,361.86
Cash received from other operating activities	329,326,472.56	349,817,967.50
Sub-total of cash inflow from operating activities	20,640,412,649.23	16,987,857,311.47
Net increase in loans and advances to customers	8,541,931,126.45	6,239,769,965.49
Net increase in balances with the Central Bank, due from banks and other financial institutions	152,106,395.47	-705,295,674.95
Cash paid for interest, handling fee and commission	1,800,965,071.94	1,842,065,261.14
Cash paid to and on behalf of employees	618,491,585.80	648,661,351.03
Taxes paid	311,502,222.08	464,909,207.28
Cash paid for other operating activities	919,597,083.57	628,091,294.15
Sub-total of cash outflow from operating activities	12,344,593,485.31	9,118,201,404.14
Net cash flow from operating activities	8,295,819,163.92	7,869,655,907.33
II. Cash flow from investment activities		
Cash received from redemption of investment securities	184,795,116,435.48	234,574,952,274.47
Cash received from investment income	32,054,573.51	17,656,089.3
Cash received from other investment activities	1,920,228.02	22,605,712.13
Sub-total of cash inflow from investment activities	184,829,091,237.01	234,615,214,075.94
Cash paid for investment	194,433,431,319.38	237,910,702,610.29
Cash paid for purchase and construction of fixed asset, intangible asset and other long-term asset	413,460,119.23	515,423,830.80
Cash paid for other investment activities		
Sub-total of cash outflow from investment activities	194,846,891,438.61	238,426,126,441.09
Net cash flow from investment activities	-10,017,800,201.60	-3,810,912,365.15
III. Cash flow from financing activities		
Cash received from capital collection	4,243,596,000.00	
Wherein: cash received from investment of minority shareholders absorbed by the subsidiary	67,620,000.00	
Cash received from bond issuance		
Cash received from other financing activities		
Sub-total of cash inflow from financing activities	4,243,596,000.00	
Cash paid for debt repayment		
Cash paid for dividend, profit distribution or interest repayment	54,806,201.95	38,234,601.9
Wherein: dividend and profit paid to minority shareholders by the subsidiary	7,873,200.00	980,000.00
Cash paid for other financing activities		
Sub-total of cash outflow from financing activities	54,806,201.95	38,234,601.9
Net cash flow from financing activities	4,188,789,798.05	-38,234,601.9
IV. Influence of exchange rate change on cash and cash equivalents	5,610,995.94	3,309,367.51
V. Net increase in cash and cash equivalents	2,472,419,756.31	4,023,818,307.78
Plus: balance of cash and cash equivalents at the beginning of the year	9,063,874,163.17	5,040,055,855.39
Plus: balance of cash and cash equivalents at the end of the year	11,536,293,919.48	9,063,874,163.17



# 合并所有者权益变动表

Preparing unit: Qishang Bank Co., Ltd.

ltem			
	Paid-in capital (or share capital)	Other equity	Capital reserve
	Talu-III Capital (of Share Capital)		
I. Closing balance of the previous year	1,874,400,000.00		691,204,293.71
Add: Changes of accounting policies			
Corrections of prior period errors			
Business Combination under Common Control			
Others			
II. Opening balance of this year	1,874,400,000.00		691,204,293.71
III. Amount of changes in the current year ("-"for decrease)	1,338,760,000.00		3,050,376,000.00
i. Accumulated Other Comprehensive Income			
ii. Owners' input or decrease in capital	1,125,600,000.00		3,050,376,000.00
1. Owners' input of capital	1,125,600,000.00		3,050,376,000.00
2. Capital from other equity instruments holders			
3. Amount of share payment included into shareholders' equity			
4. Others			
iii. Profit appropriation	213,160,000.00		
1. Extraction of surplus reserves			
2. Extraction of Provisions for general risks			
3. Distribution to owners (or shareholders)	213,160,000.00		
4. Others			
iv. Internal carryover of owners' equity			
1. Capital reserve used for increasing capital (or share capital)			
2. Surplus reserve used for increasing capital (or share capital)			
3. Surplus reserve used to compensate for loss			
4. Others			
v. The special reserve			
1. Appropriation of this term			
2. Usage of this term			
vi. Others			
IV. Closing balance of the current year	3,213,160,000.00		3,741,580,293.71

Preparing unit: Qishang Bank Co., Ltd.

I. Closing balance of the previous year	1,704,000,000.00		691,204,293.71
Add: Changes of accounting policies			
Corrections of prior period errors			
Business Combination under Common Control			
Others			
II. Opening balance of this year	1,704,000,000.00		691,204,293.71
III. Amount of changes in the current year ("-"for decrease)	170,400,000.00		
i. Accumulated Other Comprehensive Income			
ii. Owners'input or decrease in capital			
1. Owners' input of capital			
2. Capital from other equity instruments holders			
3. Amount of share payment included into shareholders' equity			
4. Others			
iii. Profit appropriation	170,400,000.00		
1. Extraction of surplus reserves			
2. Extraction of Provisions for general risks			
3. Distribution to owners (or shareholders)	170,400,000.00		
4. Others			
iv. Internal carryover of owners' equity			
1. Capital reserve used for increasing capital (or share capital)			
2. Surplus reserve used for increasing capital (or share capital)			
3. Surplus reserve used to compensate for loss			
4. Others			
v. The special reserve			
1. Appropriation of this term			
2.Usage of this term			
vi. Others			
IV. Closing balance of the current year	1,874,400,000.00		691,204,293.71

Amount of the current year						
Equity attributable to parent company shareholders				Minority interests		
Less: Treasury share						
	257,651,034.70	578,193,620.40	1,016,980,000.00	2,594,840,068.67	68,205,301.00	7,081,474,318.48
	257,651,034.70	578,193,620.40	1,016,980,000.00	2,594,840,068.67	68,205,301.00	7,081,474,318.48
	-144,100,202.69	46,343,640.08	230,000,000.00	-64,104,266.17	82,274,540.63	4,539,549,711.85
	-144,100,202.69			478,689,405.91	22,592,540.63	357,181,743.85
					67,620,000.00	4,243,596,000.00
					67,620,000.00	4,243,596,000.00
		46,343,640.08	230,000,000.00	-542,793,672.08	-7,938,000.00	-61,228,032.00
		46,343,672.08		-46,343,672.08		
			230,000,000.00	-230,000,000.00		
				-266,450,000.00	-7,938,000.00	-61,228,000.00
		-32.00				-32.00
	113,550,832.01	624,537,260.48	1,246,980,000.00	2,530,735,802.50	150,479,841.63	11,621,024,030.33

Unit: RMB Yuan

		Amount of the previous year  Equity attributable to parent company shareholders				
	Minority interests					
6,322,150,318.48	56,445,466.63	2,244,073,402.30	1,016,980,000.00	516,913,430.86	92,533,724.98	
6,322,150,318.48	56,445,466.63	2,244,073,402.30	1,016,980,000.00	516,913,430.86	92,533,724.98	
759,324,000.00	11,759,834.37	350,766,666.37		61,280,189.54	165,117,309.72	
802,904,570.32	12,739,834.37	625,047,426.23			165,117,309.72	
-43,580,000.00	-980,000.00	-274,280,759.86		61,280,759.86		
		-61,280,759.86		61,280,759.86		
-43,580,000.00	-980,000.00	-213,000,000.00				
-570.32	60 005 004 06	252424222	4.044.000.005	-570.32	0.77.674.004.76	
7,081,474,318.48	68,205,301.00	2,594,840,068.67	1,016,980,000.00	578,193,620.40	257,651,034.70	



#### III. Notes to Financial Statements

#### I. Basic information on the Company

#### (1) Company profile

QISHANG BANK CO., LTD (hereinafter referred to as "the Company" or "the Bank") is a joint-stock financial enterprise founded on the basis of the urban credit cooperative in August, 1997 and registered with Shandong Administration for Industry & Commerce. The former name of the Company was Zibo Commercial Bank Co., Ltd, and it was renamed as QISHANG BANK CO., LTD under the approval of the China Banking Regulatory Commission on February 13,2009.

The corporate legal representative: Gao Chuanyong; registered address: No. 105, Zhongxin Road, Zhangdian District, Zibo; Financial license number: B0171H237030001; Enterprise unified social credit code: 913700001641139094.

Business scope mainly includes: absorbing deposits from public, issuing short-term, medium-term and long-term loans, providing domestic settlement, discounting commercial papers, issuing financial bonds, interbank lending and borrowing, providing guarantee services, providing insurance service and house renting on an agency basis, conducting foreign exchange deposits, foreign exchange loans, foreign exchange remittance, foreign exchange conversion, international settlement, interbank foreign exchange lending and borrowing, discounting commercial papers of foreign exchange, foreign exchange borrowing and guarantee, exchange settlement & sale, investigation, consulting and certification of credit standing, and other businesses approved by the China Banking Regulatory Commission according to relevant laws, administrative laws and regulations and other regulations.

#### (2) Scope of consolidated financial statements

Up to December 31, 2016, the subsidiaries of Company within the scope of consolidated financial statements are as follows:

#### Name of subsidiary

LinYiHedong Qishang Rural Bank Co., Ltd.

Scope of consolidated financial statements and its changes of the current period can be seen in the notes "VI. Changes of consolidation scope" and "VII.Interests and rights of other subjects".

#### II. Accounting Basis of Preparation for Financial Statements

#### (1) Accounting basis

On the basis of the going concern and in reference to actual transactions and events, the financial statements have been prepared in conformity with the Accounting Standards for Business Enterprises — Basic Standards issued by the Ministry of Finance and specific accounting standards, application guide of Accounting Standards for Business Enterprises, interpretation for Accounting Standards for Business Enterprises and other related regulations (hereinafter collectively referred to as "Accounting Standards for Business Enterprises"), as well as the disclosure stipulations in the Preparation Rules for Information Disclosure by Companies Offering Securities to the Public No. 15 – General Provisions of Financial Reports issued by China Securities Regulatory Commission.

#### (2) Going concern

The Company shall have the going-concern capability for at least 12 months as of the end of the reporting period, without any significant events which affect the Company's going concern.

#### III. Significant Accounting Policies and Accounting Estimate

#### (1) Announcement of observing the accounting standards

The financial statements prepared by the Company satisfy the requirements of the Accounting Standards for Enterprises, and have truthfully and completely reflected financial status, operating achievements, cash flow and other information of the Company during the reporting period.

#### (2) Accounting period

The fiscal year of the Company is the calendar year from January 1 to December 31.

#### (3) Operating cycle

The operating cycle of the Company is 12 months.

#### (4) Recording currency

RMB is adopted as the bookkeeping currency of the Company.

#### (5) Preparation of consolidated financial statements

#### 1. Scope of consolidation

The scope of consolidation of the consolidated financial statements is determined on the basis of control, and all the subsidiaries (including the individual entities under the Company's control) are included in the scope of consolidation.

#### 2. Process of consolidation

The consolidated financial statements are prepared based on the financial statements of the parent company and its subsidiaries, as well as other related data. The consolidated financial statements take the entire enterprise as one accounting entity, and reflect the entire Company's financial situation, business results and cash flow in accordance with the requirements of recognition, measurement and listing and reporting in Accounting Standards for Business Enterprises, as well as unified accounting policies.

The accounting policies and accounting period adopted by all the subsidiaries included in the scope of consolidated financial statements should be in conformity with that adopted by the Company.

#### (6) Cash and cash equivalents

In the preparation of Cash Flow Statement by the Company, the Company's cash on hand and the deposits which can be used for payment at any time shall be recognized as cash.

Cash equivalents refer to the investment that has the short term (that mature within three months from the acquisition date) and strong liquidity, is easy to be converted into the cash of a known amount, and involves a very low risk in the value change. It includes the deposits with the Central Bank (excluding the statutory reserve of deposit), due from banks and other financial institutions, interbank lending, and financial assets purchased under resale agreements.

#### (7) Foreign currency transaction and foreign currency statement translation

#### 1. Foreign currency transaction

During the period of foreign currency transactions, the Company translates its foreign currency amount into the recording currency at the spot exchange rate on the date of transaction.

On the balance sheet date, the Company translates the balance of foreign currency monetary items at the spot exchange rate on the balance sheet date. The balance of exchange arising therefrom, excluding the balance of exchange arising from the special borrowings in foreign currencies relating to the acquisition and



construction of assets eligible for capitalization, which will be disposed according to the principle of borrowings capitalization, will be counted in the current gains and losses.

#### 2. Translation of financial statements in foreign currency

The asset and liability items in the balance sheets shall be translated at a spot exchanged rate on the balance sheet date. Among the owner's equity items, except the ones as "retained profits", others items shall be translated at the spot exchange rate at the time when they are incurred. The income and expense items in the profit statements shall be translated at the spot exchange rate of the transaction date.

#### (8) Amount of financial assets purchased under resale agreements and financial assets sold under repurchase agreements

Reverse purchase transaction means the buy-in of relevant assets (including bonds, bills and loans) from the counterparty at a certain price according to the contract or agreement, and sell the same financial assets back at the agreed price on the maturity date as agreed in the contract or agreement. For the financial assets purchased under resale agreements, the Company makes the accounting treatment according to the amount actually paid for relevant assets.

Repurchase transaction means the sales of relevant assets (including bonds, bills and loans) to the counterparty at a certain price according to the contract or agreement, and buy back the same financial assets at the agreed price on the maturity date as agreed in the contract or agreement. For the financial assets sold under repurchase agreements, the Company makes the accounting treatment according to the amount actually received from relevant assets.

#### (9) Long-term equity investment

#### 1. Judgment standard of joint control and significant influence

Joint control, referring to the joint control on an economic activity as specified in the contract, exists only under the unanimous agreement among the investors when they see the necessity to share the control over important financial and operating strategies related to the economic activity. If the Company and other associates control the invested entity and share the rights of net assets jointly, the invested entity is considered as an associate of the Company.

Significant influence refers to having the right to participate in the decision of the financial and operational policy of an enterprise, but being unable to control the formulation of such policy independently or together with other parties. If the Company and other joint parties exert influence on the invested entity jointly, the invested entity is considered as a joint venture of the Company.

#### 2. Determination of initial investment cost

(1) Long-term equity investment obtained by merging

For the merger of enterprises under the same control: if the consideration of the Company is that it makes payment in cash, transfers non-cash assets, bear its debts or issuing the equity securities, the Company, on the date of merger, regards the share of the book value of the owner's equity of the merged enterprise in the consolidated financial statements of the final controlling part as the initial cost of the long-term equity investment.

For the long-term equity investment realized by the merger of enterprises under different controls: the Company regards the merged cost determined on the date of acquisition as the initial investment cost of the long-term equity investment.

(2) Long-term equity investments obtained by other means

The initial cost of a long-term equity investment obtained by making payment in cash is the purchase cost which is actually paid.

The initial cost of a long-term equity investment obtained on the basis of issuing equity securities is the fair value of the equity securities issued.

#### 3. Subsequent measurement and recognition of gains and losses

(1) Long-term equity investment measured by the cost method

The cost method is adopted to account the long-term equity investment over which the Company imposes the control of its subsidiaries. Except for the actual price paid for acquisition of the investment or the declared but not distributed cash dividends and profits contained in the consideration, all other cash dividends or profits are ones that can be declared and distributed by the invested entity.

#### (2) Long-term equity investment measured by the equity method

The equity method is adopted to account the long-term equity investment of joint ventures and associates. The initial investment cost of the long-term equity investment will not be adjusted if the initial investment cost of the long-term equity is greater than the share in the fair value of the identifiable net assets of the invested entity at the time of investment. If the initial investment cost of the long-term equity is less than the share in the fair value of the identifiable net assets of the invested entity at the time of investment, the difference between both will be included into the current profit or loss.

#### (10) Fixed assets

#### 1. Recognition conditions of fixed assets

The fixed assets refer to the tangible assets held for commodity production, rendering of labor service, rent or operation management, and having a service life of more than one accounting year. The Company shall recognize the fixed assets when the following conditions are met at the same time:

- (1) The fixed asset can be confirmed only when the economic interest related to a fixed asset is likely to flow into this Company;
- (2) The cost of such fixed asset can be reliably measured.

#### 2. Depreciation of various fixed assets

The fixed assets depreciation is accrued by composite life method by straight-line method, and the depreciation rate is subject to the category, estimated service life and estimated net salvage value of the fixed assets. If all components of fixed assets have different service life or they bring economic benefits to the enterprise in different ways, the depreciation is accrued separately by different depreciation ratio or depreciation method.

The depreciation shall be accrued on the fixed assets obtained through financial lease in the remaining service life of such assets if the ownership to such assets may be reasonably expected to be obtained upon the expiration of the leasing term; and the deprecation shall be accrued in the leasing term and the remaining service life of such assets, whichever is shorter, if the ownership to such assets cannot be reasonably expected to be obtained upon the expiration of the leasing term.

The depreciable life of fixed assets to the main categories is as follows:

Category of Asset	Depreciable life
Houses and buildings	30 years
Electronic equipment	3 year
Machinery equipment	5 years
Means of transportation and others	5 years

#### (11) Construction in process

The cost of a self-constructed fixed asset shall be formed by the necessary expenses incurred for bringing the asset to the expected conditions for use. For the fixed assets which have reach the expected usable state but whose final accounts have not been transacted, the engineering budget, construction cost or actual engineering cost are converted into fixed asset according to their estimated values as from the date when construction in process reaches the expected usable state, and the depreciation of such fixed assets shall be accrued in accordance with the Company's policy for the depreciation of fixed assets. Upon the completion of final project accounts, the estimated values shall be adjusted to actual cost, except for the amount of provision for depreciation.

#### (12) Intangible assets

- 1. Accounting method of intangible assets
- (1) The intangible assets derived by the Company are initially measured at the cost;
- (2) Subsequent measurement



The Company shall analyze and judge the service life of intangible assets upon acquiring it.

The intangible assets with limited service life shall be averagely amortized periodically by the straight-line method within the period when such intangible assets can bring economic benefits to the Company; if it is unable to forecast the period when the intangible asset can bring economic benefits to the Company, it shall be regarded as an intangible asset with an indefinite useful life.

#### 2. Estimates of the service life for intangible assets

At the end of each reporting period, the Company will check the service life and the amortization method of intangible assets with limited service life.

#### 3. Accrual of impairment reserve of intangible assets

The intangible assets that have determined service life shall be put into impairment test at the end of period, if the assets exist depreciation.

The intangible assets that have undetermined service life shall be put into impairment test at the end of each period.

Through the impairment test on the intangible assets, available recoverable amount will be estimated.

Once confirmed, the impairment loss on intangible assets will no longer be reversed in the future accounting periods.

#### (13) Impairment of long-term assets

For the long-term equity investment, and investment real estate, fixed assets, construction in progress, intangible assets with limited service life and other long-term assets, if there is any sign of possible impairment on the balance sheet date, the Company will put them into impairment test. If the impairment test result shows that the recoverable amount of the said long-term assets is lower than the book value, the assets impairment reserve will be accrued based on the difference and recorded into the current profits or losses. The recoverable amount will be determined according to the fair value of the asset deducted by the disposal expense, or the present value of the expected future cash flow derived by the asset, whichever is higher. The Company calculates and confirms the asset impairment reserve based on each single asset, or the group of assets to which a single asset belongs if it is difficult to estimate the recoverable value of such asset. A group of assets is the smallest group of assets that is able to generate independent cash flow.

#### (14) Other assets

#### 1. Long-term deferred expenses

A long-term deferred expense refers to an expense that has incurred but has an amortization life of more than one year.

#### 2. Debt assets

The repossessed assets of the Company are stated at fair value of acquisition and the difference between their fair value and book value of related assets and taxes paid is recognized in the current profit or loss.

When a repossessed asset is disposed of, if the income derived from the disposal of such repossessed assets is more than the book value, the difference between both shall be included in the non-business income; if the income derived from the disposal of such repossessed assets is lower than the book value, the difference between both shall be included in the non-operating expenditure; expenses incurred in the course of custody shall be directly included in other business expenditures. Expenses incurred in the course of disposal shall be deducted from the expenses for disposal.

#### 3. Other receivables

The Company will make detailed accounting on other receivable items and the units (individuals) of the counterpart. The Company will regularly analyze the recovery of other receivables. If the recoverable amount of accounts receivables is lower than the book value, a provision for impairment is made based on the difference and charged to the current profit or loss.

#### (15) Employee Remuneration

1. Accounting treatment method of short-term remuneration

nancial Accounting Report

During the accounting period of an employee rendering services to the Company, the Company recognizes the short-term remuneration payable as liability and records it as the current profit or loss or relevant investment cost.

The Company pays social insurance charges and housing provident funds for employees, and appropriates the trade union fee and staff education expense according to provisions. During the accounting period of an employee rendering services to the Company, the employee remuneration is calculated and determined according to the specified basis and proportion of accruals.

If the staff welfare expense involves the non-monetary, such expense shall be measured in terms of fair value if it can be measured reliably.

#### 2. Accounting treatment method of welfares after departure

#### (1) Defined contribution plan

The Company pays the basic pension insurance and unemployed insurance for employees in accordance with relevant stipulations of local government. During the accounting period of an employee rendering services to the Company, the Company calculates the amount payable according to local regulatory basis and proportion, recognizes it as liability and record as the current profit or loss or relevant investment cost.

Except for the basic pension insurance, the Company also formulates an employer annuity plan in accordance with relevant policies of national employer annuity system. The Company makes payment to the annuity plan in proportion to the staff salaries, and the corresponding expenditures are recorded as the current profit or loss or relevant investment cost.

#### (2) Defined benefit plan

According to the formula determined by the method of expected cumulative benefit unit, the Company recognizes the benefit obligation under the defined benefit plan as a liability during the period which employees render services, and allocate it into the current profit or loss or relevant asset costs.

#### 3. Accounting treatment method of dismissal welfare

Dismissal welfare provided to an employ is recognized as the liability of employee remuneration arising from the dismissal welfare on the following dates, whichever is earlier: (1) when the Group cannot cancel the dismissal welfare due to the dissolution of labor relationship plan or layoff proposal; (2) when the Company recognizes the cost or the expense relating to the payment of dismissal welfare, and such amount shall be recorded as the current profit or loss.

#### (16) Recognition of income

The incomes can be recognized only when the relevant economic interest is likely to flow into the Company and the amount can be reliably measured, and on the premise that other conditions of recognition for different types of incomes are met at the same time.

#### 1. Interest Income

The interest income on financial assets is recorded as the current profit or loss according to the time and actual interest rate of use right of transferred funds. The interest income includes the amortization of discount or premium; when the difference between actual interest rate and contracted interest rate is not big, the latter shall be adopted.

After an impairment loss of a financial asset or a group of similar financial assets, the interest incomes shall be recognized at the interest rate which is used as the capitalization rate in the capitalization of the future cash flow when the impairment-related losses are determined.

#### 2. Handling fees & commission incomes

The handling fees & commission incomes are recognized on the principle of accrual accounting when the relevant services are rendered.

The handling fees arising out of sales of assets or participation in the sales of assets conducted by third parties (i.e., purchase of loans and securities of customers, or sales of business) are recognized upon the completion of corresponding transactions.

#### 3. Dividend income

The dividend income not derived from equity instrument investment for listing is recognized and recorded as the current profit or loss, and recorded as the return on investment when the Company acquires the dividend rights.



#### (17) Deferred income tax assets and deferred income tax liabilities

Regarding the deductible temporary difference, the Company recognizes the deferred income tax liabilities arising from a deductible temporary difference to the extent of the amount of the taxable income which is most likely to be obtained and which can be deducted from the deductible temporary difference in the future. The Company confirms the deferred income tax asset derived from the deductible temporary difference, the deductible loss that may be carried forward to future years and the tax deduction to the extent of the income tax payable in future.

The temporary differences in the income tax payable will be used to confirm the deferred income tax liabilities, except the special cases.

The special cases in which the deferred income tax asset or deferred income tax liability will not recognized include: Initial confirmation of the goodwill; except other transactions or matters which do not influence the accounting profit or the income tax payable (or the deductible loss) when an enterprise merger takes place.

When the Company has the legal right of net settlement and intends to carry out net settlement or acquire assets and liquidate liability at the same time, the income tax asset and income tax liability of current period are presented as net amount after the deduction.

The deferred income tax asset and deferred income tax liability are presented as the net amount after the deduction, when the Company has the legal right to settle the income tax asset and income tax liability of current period by net amount, and the income tax asset and income tax liability are related to the income tax levied by the same tax collection administration on the same taxpayers or on different taxpayers, but the taxpayers concerned intend to settle the income tax asset and liability of current period by net amount or acquire the assets and liquidate liabilities at the same time during each period of writeback of important deferred income tax asset and liability in the future.

#### (18) Entrustment business

The Company, as the trustee, generally provides the asset management services for trust institution, other institution and retail customers in the commission business. The assets involved in the commission business do not pertain to the Company, whereby such assets shall be excluded from the Company's financial statements.

Trust loans refer to the loans that the Company (as the trustee), upon accepting a commission for the funds provided by a customer (as the trustor), disburses the loans on an agency basis according to the borrower, purpose, amount, period and interest rate as confirmed by the trustor, supervise the use of loans and assist in recovering the loans at the risk of the trustor. Except handling fees for commission business, the Company neither advances money nor undertakes credit risk.

#### (19) Debt restructuring

A debt restructuring refers to an event in which the terms of a debt are modified as a result of a mutual agreement between the Company serving as a debtor and a creditor or a judgment by a court, when the creditor is in financial difficulties. The means of debt reconstructing mainly include: (I) Liquidate a debt by assets; (II) Convert a debt into capital; (III) Modify the conditions of other debts; and (IV) Combination of above three means, etc.

Where a debt is liquidated by cash, the Company records the difference between the book value of reorganized creditor's rights and cash receipts as the current profit or loss. If the Company has accrued impairment reserve of creditor's rights, such difference shall be used to offset the impairment reserve; the part which cannot be offset by the impairment reserve shall be recorded as the current profit or loss.

Where a debt is liquidated by non-cash asset, the non-cash asset accepted by the Company are recorded according to its fair value. The difference between the book value of reorganized creditor's rights and the fair value of non-cash assets shall be handled in conformity with the provisions on the debt liquidation by cash.

Where a debt is converted to capital, the fair value of the Company's shares is recognized as the investment in the debtor. The difference between the book value of reorganized creditor's rights and the fair value of shares shall be handled in conformity with the provisions on the debt liquidation by cash.

Where other debt conditions are modified, the Company recognizes the fair value of creditor's rights thereafter as the book value of creditor's rights after the reorganization, and the difference between the book-entry balance and book value of creditor's rights after the reorganization shall be handled in conformity with the provisions on the debt liquidation by cash. Where the debt provisions involves the contingent amount receivable after the modification, the Company does not recognize it as the contingent amount receivable and record it as the book value of creditor's rights after the reorganization.

Where a debt reorganization is conducted combining such means as debt liquidation by cash, debt liquidation by non-cash assets, conversion of debt into capital, modification of other debt conditions, etc., the Company offsets the book value of reorganized creditor's rights successively by the fair value of received cash and

accepted non-cash assets, and the fair value of the shares entitled to creditor's rights, and then handles it according to the provisions on modification of other debt conditions.

#### IV. Taxes

Major tax categories and tax rates applicable to the Company are as follows:

Tax type	Tax base	FY 2016	FY 2015
Business income tax	Taxable income	25%	25%
Value —added tax	Taxable earnings	5%/6%/17%	
Business tax	Taxable business income	5%	5%
Urban maintenance and construction tax	Turnover tax actually paid	5%/7%	5%/7%
Educational surcharge	Turnover tax actually paid	3%	3%
Local educational surtax	Turnover tax actually paid	2%	2%

#### V. Notes to the Main Items in Financial Statements

#### (1) Cash and balances with Central Bank

ltem	December 31, 2016	December 31, 2015
Cash on hand	355,214,636.29	341,447,007.89
Statutory deposit reserve in the Central Bank	9,991,502,622.40	9,136,992,813.51
Excess deposit reserve in the Central Bank	4,593,537,441.90	5,548,311,835.21
Fiscal deposit in the Central Bank	348,730,000.00	430,772,000.00
Total	15,288,984,700.59	15,477,612,656.61

The statutory deposit reserve is the deposit reserve in the People's Bank of China by rule, and shall not be used for daily business. Reserve ratios for deposits in RMB of the Company on December 31, 2016 and December 31, 2015 were 13.5% and 14%, respectively, and the reserve ratios for deposits in foreign currency of the Company on December 31, 2016 and December 31, 2015 were 5% and 5%, respectively. Deposit range of the legal reserve requirement on deposit includes deposits of non-profit institutions, non-budgetary financial savings, personal savings, the corporate savings, credit balance after reduction of asset column in liability item of commissioning business and other deposits.

The deposit rates of the required reserves of the subsidiary are itemized as follows:

The invested entity	December 31, 2016	December 31, 2015
LinYiHedong Qishang Rural Bank Co., Ltd.	9%	9.5%

Excess deposit reserve in the Central Bank is used for liquidation of daily funds.

Fiscal deposits in the Central Bank refer to the deposits paid by 100% to the Central Bank and reserved for national vault, deposits within and beyond the local financial budget, deposits for army and organizations, treasury bonds and various bond funds issued by the Ministry of Finance, and so forth.



#### (2) Due from banks and other financial institutions

ltem	December 31, 2016	December 31, 2015
Due from domestic banks and other financial institutions	6,944,168,533.06	4,071,182,970.65
Due from foreign banks and other financial institutions	141,264,233.23	75,915,749.42
Less: Asset impairment reserve		
Total	7,085,432,766.29	4,147,098,720.07

Up to December 31, 2016, no shareholder with 5% or more of shares incurred the balance with banks and other financial institutions.

### (3) Interbank lending

ltem	December 31, 2016	December 31, 2015
Banks		120,131,600.00
Nonbanking financial institutions		
Less: Asset impairment reserve		
Total		120,131,600.00

Up to December 31, 2016, no shareholder with 5% or more of shares incurred the balance of interbank lending.

### (4) Financial assets purchased under resale agreements

ltem	December 31, 2016	December 31, 2015
Bonds purchased under resale agreements		
Government bonds	590,000,000.00	450,000,000.00
Financial bonds	408,000,000.00	550,000,000.00
Corporate bonds		
Total	998,000,000.00	1,000,000,000.00

Up to December 31, 2016, no shareholder with 5% or more of shares incurred the balance of financial assets purchased under resale agreements.

### (5) Interest receivable

ltem	December 31, 2016	December 31, 2015
Interest receivable on loans	263,587,535.31	155,301,938.90
Interest receivable on balances with the Central Bank	5,299,428.09	4,830,347.12
Interest receivable on due from banks and other financial institutions and interbank lending	28,954,002.37	55,397,843.09
Interest receivable on financial assets purchased under resale agreements	133,718.36	68,219.17
Interest receivable on available-for-sale investment	158,073,250.76	141,181,739.24
Interest receivable on held-to-maturity investments	94,273,296.37	83,313,758.39
Interest receivable on investment receivables	52,575,305.53	34,422,742.55
Total	602,896,536.79	474,516,588.46

### (6) Loans and advances to customers

1. Distribution of loans and advances based on individual and enterprise is as follows:

ltem	December 31, 2016	December 31, 2015
Personal loans and advances:		
Credit card	36,772,339.79	33,260,583.92
Housing mortgage	1,539,112,982.33	734,708,793.15
Other	3,600,097,608.11	2,987,786,168.43
Corporate loans and advances:		
Loans	42,475,306,847.50	36,217,551,990.12
Discount	3,744,298,369.62	3,856,291,923.97
Trade financing	736,499,349.80	341,248,396.49
Total loans and advances	52,132,087,497.15	44,170,847,856.08
Less:		
Loan loss reserve	1,571,313,672.83	1,469,022,109.37
Net value of loans and advances	50,560,773,824.32	42,701,825,746.71



### 2. Loan loss reserve:

ltem	December 31, 2016	December 31, 2015
Corporate loan loss reserve	1,423,964,707.35	1,359,679,492.10
Personal loan loss reserve	147,348,965.48	109,342,617.27
Total	1,571,313,672.83	1,469,022,109.37

### 3. Distribution of loans and advances based on industry:

ltem	December 31, 2016	Proportion (%)	December 31, 2015	Proportion (%)
Manufacturing	17,143,819,057.78	32.88	15,298,621,429.09	34.64
Water, environment and public utility management	1,399,511,404.09	2.68	1,114,622,668.02	2.52
Wholesale and retail	10,409,339,031.31	19.97	9,023,974,502.56	20.43
Real estate	2,885,993,000.00	5.54	1,846,946,000.00	4.18
Education	179,000,000.00	0.34	228,400,000.00	0.52
Production and supply of electric power, gas and water	1,109,125,000.00	2.13	1,040,885,000.00	2.36
Construction and lease service industry	4,664,227,119.57	8.95	3,544,278,479.11	8.02
Other	4,684,292,234.75	8.99	4,405,062,245.29	9.97
Trade financing	736,499,349.80	1.41	341,248,396.49	0.77
Discount	3,744,298,369.62	7.18	3,856,291,923.97	8.73
Individuals	5,175,982,930.23	9.93	3,470,517,211.55	7.86
Total	52,132,087,497.15	100.00	44,170,847,856.08	100.00
Less: Loan loss provision	1,571,313,672.83		1,469,022,109.37	
Book value of loans and advances	50,560,773,824.32		42,701,825,746.71	
Trade financing	736,499,349.80	1.47	341,248,396.49	0.79
Discount	3,744,298,369.62	7.49	3,856,291,923.97	8.94
Individuals	4,532,113,926.05	9.07	3,454,738,756.44	8.01
Total	49,993,514,466.30	100.00	43,119,249,822.17	100.00
Less: Loan loss provision	1,516,160,623.99		1,429,992,109.37	
Book value of loans and advances	48,477,353,842.31		41,689,257,712.80	

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### 4. Distribution of loans and advances based on area is as follows:

ltem	December 31, 2016	December 31, 2015
Shandong	48,255,579,290.78	40,564,812,227.14
Shanxi	3,876,508,206.37	3,606,035,628.94
Total	52,132,087,497.15	44,170,847,856.08

### 5. Distribution of loans and advances based on secure methods as follows:

Item	December 31, 2016	December 31, 2015
Fiduciary loan	4,731,989,739.98	1,176,232,093.47
Loans on guarantee	29,509,565,347.22	25,207,205,047.08
Loan on security	15,568,268,311.86	12,301,070,944.82
Pledged loans	2,322,264,098.09	5,486,339,770.71
Total loans and advances	52,132,087,497.15	44,170,847,856.08
Less:		
Loan loss reserve	1,571,313,672.83	1,469,022,109.37
Net value of loans and advances	50,560,773,824.32	42,701,825,746.71

### 6. Changes of loan loss reserve:

ltem	FY 2016	FY 2015
Beginning balance	1,469,022,109.37	1,130,057,298.31
Provision/transfer-out in current period	682,983,048.84	516,172,450.38
Write-off in current period	590,247,599.79	184,947,267.46
Recovery of loans and advances previously written off	6,011,914.41	5,246,128.14
Other returning in current period	3,544,200.00	2,493,500.00
Ending balance	1,571,313,672.83	1,469,022,109.37



### (7) Financial assets available for sale

1. Financial assets available for sales are itemized as follows:

Item	December 31, 2016	December 31, 2015
Bond investment - measured at fair value		
Government bonds	1,894,878,541.09	2,425,094,846.56
Financial bonds	5,068,969,771.25	3,898,515,251.99
Corporate bonds	105,841,838.03	110,170,764.80
Interbank certificate of deposits	395,192,519.75	98,359,368.78
Less: Impairment reserve		
Sub-total	7,464,882,670.12	6,532,140,232.13
Equity investment - measured by costs		
Equity investment	38,390,839.00	38,400,839.00
Less: Impairment reserve		
Sub-total	38,390,839.00	38,400,839.00
Equity investment - measured at fair value		
Trade financing		100,000,000.00
Inter-bank joint investment plan	30,000,000.00	
Less: Impairment reserve		
Sub-total	30,000,000.00	100,000,000.00
Total	7,533,273,509.12	6,670,541,071.13

# $2. \ \ Relevant\ information\ analysis\ of\ financial\ assets\ available\ for\ sale$

ltem	December 31, 2016	December 31, 2015
Bond investment - measured at fair value		
Amortized cost	7,349,717,850.24	6,224,841,808.67
Fair value	7,464,882,670.12	6,532,140,232.13
Cumulative other comprehensive income	115,164,819.88	307,298,423.46
Amount of cumulatively accrued impairment		
Equity investment - measured by costs		

### Relevant information analysis of financial assets available for sale (Continued)

ltem .	December 31, 2016	December 31, 2015
Investment costs	38,390,839.00	38,400,839.00
Amount of cumulatively accrued impairment		
Equity investment - measured at fair value		
Fair value	30,000,000.00	100,000,000.00
Amount of cumulatively accrued impairment		

Up to December 31, 2016, among the held-to-maturity bonds of the Company, the bonds with a book value of RMB 2,590,000,000.00 were used to transact the securities sold under repurchase agreements and other businesses.

### 3. Financial assets available for sales - equity investment whose fair value cannot be reliably measured

The invested enterprise	Investment costs	December 31, 2015	Increase or decrease	December 31, 2016
China UnionPay Co., Ltd	8,134,839.00	8,134,839.00		8,134,839.00
Clearing Center for City Commercial Banks	250,000.00	250,000.00		250,000.00
S h a n d o n g Provincial City Commercial Bank Alliance Company	30,000,000.00	30,000,000.00		30,000,000.00
Zibo Banking Association	6,000.00	6,000.00		6,000.00
Linyi Banking Notes Association		10,000.00	-10,000.00	
Total	38,390,839.00	38,400,839.00	-10,000.00	38,390,839.00



Financial assets available for sales - equity investment whose fair value cannot be reliably measured (Continued)

The invested enterprise	Shareholding proportion (%)	Proportion of voting rights (%)	Impairment reserve	Impairment reserve accrued in current period	Cash dividend received in current period
China UnionPay Co., Ltd	0.28	0.28			520,000.00
Clearing Center for City Commercial Banks	0.83	0.83			375,000.00
S h a n d o n g Provincial City Commercial Bank Alliance Company	4.60	4.60			
Zibo Banking Association	20.00	20.00			
Linyi Banking Notes Association					
Total					895,000.00

The cost approach is used to account the above–mentioned equity instruments available for sales because there is no quotation in the active market or the fair value cannot be reliably measured and have the material influence on the invested company.

Up to December 31, 2016, there had been no impairment in the financial assets available for sales, whereby the impairment reserve for financial assets available for sale was not accrued.

#### (8) Held-to-maturity investment

ltem	December 31, 2016	December 31, 2015
Government bonds	3,680,090,567.06	3,052,500,499.43
Financial bonds	2,918,384,613.52	3,067,136,960.66
Corporate bonds	99,943,778.65	99,940,210.02
Less: Asset impairment reserve		
Total	6,698,418,959.23	6,219,577,670.11

Up to December 31, 2016, among the held-to-maturity bonds of the Company, the bonds with a book value of RMB 3,200,370,000.00 were used to transact the securities under repurchase agreements and other businesses.

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### (9) Receivables investment

ltem	December 31, 2016	December 31, 2015
Assets management plan	7,896,745,454.71	2,961,771,657.07
Right to trust income	3,388,767,219.83	974,218,986.02
Trade financing	830,000,000.00	100,000,000.00
Less: Asset impairment reserve	22,487,672.20	9,742,189.86
Total	12,093,025,002.34	4,026,248,453.23

# Changes in the provision for impairment of investment in receivables:

ltem	December 31, 2016	December 31, 2015
Beginning balance	9,742,189.86	
Accrual in current year	12,745,482.34	9,742,189.86
Write-off in current year		
Ending blance	22,487,672.20	9,742,189.86

# (10) Long-term equity investment

The invested		Change in current period				
enterprise	December 31, 2015	Follow-on investment	Negative investment	Gains and losses on investments confirmed under equity approach	Adjustment of other comprehensive income	Other equity variation
Joint venture						
Chang'An Bank Co., Ltd.	582,285,115.54			57,905,058.16		3,359,121.17
Total	582,285,115.54			57,905,058.16		3,359,121.17

The invested Change in current period		Impairment reserve	Closing balance			
enterprise	Announce distribution of cash dividends	Other	December 31, 2016	December 31, 2016 accrued in	accrued in current period	of impairment provision
Joint venture						
Chang'An Bank Co., Ltd.	19,644,768.00		623,904,526.87			
Total	19,644,768.00		623,904,526.87			



#### Subsidiaries of the bank

The invested enterprise	Accounting method	Initial investment costs	December 31, 2015	Increase or decrease	December 31, 2016
LinYiHedong Qishang Rural Bank Co., Ltd.	Cost approach	121,380,000.00	51,000,000.00	70,380,000.00	121,380,000.00
Total		121,380,000.00	51,000,000.00	70,380,000.00	121,380,000.00

The invested enterprise	Share holding ratio (%)	Proportion of voting rights (%)	Impairment Provision	Impairment reserve accrued in current period	Cash Dividends
LinYiHedong Qishang Rural Bank Co., Ltd.	51.00	51.00			8,262,000.00
Total	51.00	51.00			8,262,000.00

Note: 1. In 2009, in accordance with the Approval of China Banking Regulatory Commission for Establishing Chang'An Bank Co., Ltd. (Y.J.F. No.212 [2009] of China Banking Regulatory Commission), the Chang'An Bank Co., Ltd. was incorporated jointly by sponsors through statutory consolidation of five local banking financial institutions including Baoji City Commercial Bank Co., Ltd. As one of sponsors, the Company entered into the Agreement of Sponsors in Xi'an City, Shaanxi Province in April 2009, to subscribe 195 million shares of Chang'An Bank at the monetary capital of RMB195 million, accounting for 6.5% of shares.

The Company assigned senior executives to Chang'An Bank Co., Ltd. to participate in the operations of its daily business, and such acts had material effect. Therefore, the equity approach was adopted.

Up to December 31, 2016, the Company had held 245,559,600 shares of Chang'An Bank Co., Ltd., accounting for 4.3528% of its shares.

2. According to the Reply of China Banking Regulatory Commission Linyi Branch on the Approval of the Opening of LinYiHedong Qishang Rural Bank Co., Ltd. of the China Banking Regulatory Commission Linyi Branch (Y.J.L.Z. No.123 [2010]), the company invested RMB 12 million in LinYiHedong Qishang Rural Bank Co., Ltd., with the shareholding proportion of 60%; in 2012, the registered capital of LinYiHedong Qishang Rural Bank Co., Ltd. was increased to RMB 50 million, and the investment amount of the company was increased to RMB 25.5 million, with the changed shareholding proportion of 51%. In 2004, the registered capital of LinYiHedong Qishang Rural Bank Co., Ltd. was increased to RMB 51 million with a shareholding proportion of 51%. In 2016, the registered capital of LinYiHedong Qishang Rural Bank Co., Ltd. was increased to RMB 200 million and the investment amount of the company reached to RMB 10.2 million with a shareholding proportion of 51%. As the first majority shareholder of LinYiHedong Qishang Rural Bank Co., Ltd. the company adjusts accounts by using the cost approach. In view of that the company can control the management and financial decisions of LinYiHedong Qishang Rural Bank Co., Ltd., the company will integrate it into the scope of combined financial statements.

### (11) Fixed assets

# 1. Information of fixed assets:

ltem	Housing	Electronic	Transport	Other	Total
Original value of fixed assets	& buildings	equipment	equipment	Other	10tui
(1) December 31, 2015	970,718,238.49	150,547,922.40	46,734,731.37	125.582.350.65	1,293,583,242.91
(2) Increase in current period	323,612,213.57	29,801,787.67	6,198,681.91	21,339,512.37	380,952,195.52
-Purchase	517,934.89	28,331,546.56	6,198,681.91	21,074,710.11	56,122,873.47
-Transfer from construction in progress	323,094,278.68	1,470,241.11	0,150,001.51	264,802.26	324,829,322.05
(3) Decrease in current period	1,958,759.35	1,475,209.48		7,720,650.94	11,154,619.77
-Disposal or reject	1,958,759.35	1,475,209.48		7,720,650.94	11,154,619.77
(4) December 31, 2016	1,292,371,692.71	178,874,500.59	52,933,413.28		1,663,380,818.66
2. Accumulated depreciation	1,2,2,3,1,0,2.,1	170,071,300.33	32,733,113.20	137,201,212.00	1,003,300,010.00
(1) December 31, 2015	243,548,737.37	96,798,556.84	25,930,962.69	56,861,398.16	423,139,655.06
(2) Increase in current period	49,457,682.93	29,167,103.21	7,584,246.54	21,615,579.81	107,824,612.49
-Accrual	49,457,682.93	29,167,103.21	7,584,246.54	21,615,579.81	107,824,612.49
(3) Decrease in current period	226,985.29	1,402,836.10	7,304,240.34	6,768,860.96	8,398,682.35
-Disposal or reject	•	1,402,836.10			
	226,985.29		22.515.200.22	6,768,860.96	8,398,682.35
(4) December 31, 2016	292,779,435.01	124,562,823.95	33,515,209.23	71,708,117.01	522,565,585.20
3. Impairment reserve					
(1) December 31, 2015					
(2) Increase in current period					
-Accrual					
(3) Decrease in current period					
-Disposal or reject					
(4) December 31, 2016					
4. Book value					
(1) December 31, 2016	999,592,257.70	54,311,676.64	19,418,204.05	67,493,095.07	1,140,815,233.46
(2) December 31, 2015	727,169,501.12	53,749,365.56	20,803,768.68	68,720,952.49	870,443,587.85



- 2. There was no idle fixed assets for the time being in current period
- 3. Information of fixed assets temporarily leased under operating lease:

ltem	Book value
Housing & buildings	16,888,455.30
Total	16,888,455.30

4. Situation of fixed assets without completion of the certificate of title:

ltem	Amount	Reasons for incompleting the certificate of title
Yiyuan branch office building	34,137,106.25	In process
BinfenNanjun	8,988,411.71	In process
Guangrao branch office building	16,644,757.60	In process
Anqiu branch office building	12,399,558.00	In process
Wenshao branch houses	21,965,093.74	In process
Binzhou office building	75,804,855.79	In process
Weitong office building	96,512,202.50	In process
Luhu branch office building	9,781,266.35	In process
Total	276,233,251.94	

Up to December 31, 2016, there had been no impairment in fixed assets of the company, whereby the impairment reserve for fixed assets was not accrued.

### (12) Construction in process

1. Projects under construction are listed by item:

Item	December 31, 2016	December 31, 2015
Book balance	433,042,860.10	417,104,572.25
Less: Impairment reserve		
Net book value	433,042,860.10	417,104,572.25

# 2. Changes of projects under construction:

ltem	December 31, 2015	Increase in current period	Transfer to fixed assets	Transferto intangible assets
Office space and decoration	412,972,778.25	344,694,280.71	318,113,298.90	
Software system	4,131,794.00	5,712,963.25		4,898,761.92
Other		10,337,650.97	6,716,023.15	
Total	417,104,572.25	360,744,894.93	324,829,322.05	4,898,761.92

# Changes of projects under construction (Continued)

ltem	Other decrease	Sources of funds	December 31, 2016
Office space and decoration	14,525,049.15	Funds in the hands of the localities	425,028,710.91
Software system	553,473.96	Funds in the hands of the localities	4,392,521.37
Other		Funds in the hands of the localities	3,621,627.82
Total	15,078,523.11		433,042,860.10

# (13) Intangible assets

ltem	Land use right	Software	Total
1. Original value of fixed assets			
(1) December 31, 2015	25,640,484.62	65,588,848.50	91,229,333.12
(2) Increase in current period		20,112,103.35	20,112,103.35
-Purchase		15,213,341.43	15,213,341.43
-Transfer from construction in progress		4,898,761.92	4,898,761.92
(3) Decrease in current period			
-Disposal			
(4) December 31, 2016	25,640,484.62	85,700,951.85	111,341,436.47
2. Accumulated amortization			
(1) December 31, 2015	1,136,320.46	14,930,262.16	16,066,582.62
(2) Increase in current period	2,090,993.27	6,878,106.47	8,969,099.74
-Accrual	2,090,993.27	6,878,106.47	8,969,099.74
(3) Decrease in current period			
-Disposal			



### Intangible assets (Continued)

Land use right	Software	Total
3,227,313.73	21,808,368.63	25,035,682.36
22,413,170.89	63,892,583.22	86,305,754.11
24,504,164.16	50,658,586.34	75,162,750.50
	3,227,313.73	3,227,313.73 21,808,368.63 22,413,170.89 63,892,583.22

#### (14) Deferred income tax assets and deferred income tax liabilities

#### 1. Deferred income tax assets that were not offset

ltem	December 31, 2016		December 31, 2015	
	Deductible temporary difference	Deferred income tax assets	Deductible temporary difference	Deferred income tax assets
Loan impairment reserve	1,300,738,706.28	325,184,676.57	874,052,357.16	218,513,089.29
Debt asset impairment reserve	10,684,996.00	2,671,249.00	10,684,996.00	2,671,249.00
Bad debt reserve for other receivables	5,166,911.91	1,291,727.98	1,960,056.24	490,014.06
Bad debt reserve of receivables investment	22,487,672.20	5,621,918.05	9,742,189.86	2,435,547.47
Total	1,339,078,286.39	334,769,571.60	896,439,599.26	224,109,899.82

### 2. Deferred income tax liabilities that were not offset

ltem	December 31, 2016		December 31, 2015	
	Deductible temporary difference	Deferred income tax liability	Deductible temporary difference	Deferred income tax liability
Fair value of financial assets available for sales	115,164,819.88	28,791,204.97	307,298,423.46	76,824,605.86
Sub	115,164,819.88	28,791,204.97	307,298,423.46	76,824,605.86

#### 1. Other assets are itemized as follows:

ltem	December 31, 2016	December 31, 2015
Debt assets	77,000,000.00	77,000,000.00
Other receivables	419,139,019.49	65,224,589.53
Deferred charges	91,899,949.82	80,195,021.93
Other business assets	167,325.00	167,325.00
Total	588,206,294.31	222,586,936.46

#### 2. Debt assets are itemized as follows:

ltem	December 31, 2016	December 31, 2015
House property	10,684,996.00	10,684,996.00
Land use right	77,000,000.00	77,000,000.00
Total of debt assets	87,684,996.00	87,684,996.00
Less: Debt asset impairment reserve	10,684,996.00	10,684,996.00
Net value of debt assets	77,000,000.00	77,000,000.00

In which, RMB 77 million debt asset is the land use right of Shandong Hengfeng Real Estate Development Co., Ltd.; the land would be disposed in the second quarter of 2017, of which the estimated value of disposal would not be less than the book value, therefore no provision for impairment is accrued for the current period.

# 3. Changes in repossessed asset impairment reserve is itemized in the table below:

ltem	FY 2016	FY 2015
Beginning balance	10,684,996.00	10,684,996.00
Accrual in current period		
Reversal in current period		
Ending balance	10,684,996.00	10,684,996.00



#### 4. Other receivables are itemized as follows:

ltem	December 31, 2016	December 31, 2015
Settlement of pending accounts	396,145,059.67	31,092,225.30
Legal cost	26,616,072.86	15,262,051.85
Withholding tax		19,843,297.66
Other	1,544,798.87	987,070.96
Less: Bad debt reserve	5,166,911.91	1,960,056.24
Total	419,139,019.49	65,224,589.53

# 5. Changes in bad debt reserve are itemized as follows:

ltem	FY 2016	FY 2015
Beginning balance	1,960,056.24	1,082,466.70
Accrual in current period	3,206,855.67	1,788,051.54
Reversal in current period		910,462.00
Write-off amount in current period		
Ending balance	5,166,911.91	1,960,056.24

### (16) Due to central bank

ltem	December 31, 2016	December 31, 2015
Reloan from central bank	1,100,000,000.00	900,000,000.00
Rediscount from central bank	359,310,000.00	558,525,000.00
Total	1,459,310,000.00	1,458,525,000.00

The Company and Zibo Central Bank of the People's Bank of China entered into the reloan contracts involving RMB500,000,000.00 and RMB500,000,000.00 at the annual interest rate of 3.15%, with a term of loan commencing from November 16, 2016 to November 15, 2017 and from December 27, 2016 to December 12, 2017.

The subsidiary LinYiHedong Qishang Rural Bank Co., Ltd. and Zibo Central Bank of the People's Bank of China entered into the reloan contracts involving RMB 60,000,000.00 and RMB 40,000,000.00 at the annual interest rate of 2.75%, with a term of loan commencing from December 26, 2016 to December 18, 2017 and from September 7, 2016 to September 1, 2017.

### (17) Due to banks and other financial institutions

ltem	December 31, 2016	December 31, 2015
Banks	6,724,687,480.51	499,444,709.29
Nonbanking financial institutions	126,465,645.86	21,643,538.06
Total	6,851,153,126.37	521,088,247.35

### (18) Interbank borrowing

ltem	December 31, 2016	December 31, 2015
Banks	334,363,400.00	17,028,480.00
Nonbanking financial institutions		
Total	334,363,400.00	17,028,480.00

### (19) Financial assets sold under repurchase agreements

Item	December 31, 2016	December 31, 2015
Securities sold under repurchase agreements	4,510,900,000.00	4,712,000,000.00
Including: Government bonds	1,010,900,000.00	2,362,000,000.00
Financial bonds	3,500,000,000.00	2,350,000,000.00
Buy-back notes sold	145,476,022.23	
In which: bank acceptance bill	145,476,022.23	
Trade acceptance bill		
Total	4,656,376,022.23	4,712,000,000.00

# (20) Deposits from customers

ltem	December 31, 2016	December 31, 2015
Demand deposits	27,093,768,739.53	21,248,739,814.85
Including: Corporate deposits	19,333,398,870.27	15,769,037,613.97
Individuals	7,760,369,869.26	5,479,702,200.88
Time deposits	23,841,271,272.49	24,627,268,735.12
Including: Corporate deposits	10,139,552,876.38	8,032,133,177.24
Individuals	19,304,218,396.11	16,595,135,557.88
Other deposits	20,082,326,747.47	21,442,761,538.74
Total	76,619,866,759.49	67,318,770,088.71



Up to December 31, 2016, structured corporate deposits involved the principal–guaranteed wealth management approximating to RMB 1,495,480,000, and structured personal deposits involved the principal–guaranteed wealth management approximating to RMB 1,420,380,000.00.

Among other deposits, the security deposits of the Company are itemized as follows:

ltem	December 31, 2016	December 31, 2015
Security deposit for acceptance bills	13,664,779,692.65	13,550,669,337.95
Security deposit for letters of credit	1,547,098,040.27	1,276,961,798.75
Security deposit for letters of guarantee	31,041,015.62	34,752,344.83
Other security deposits	105,326,564.77	82,274,746.25
Total	15,348,245,313.31	14,944,658,227.78

Up to December 31, 2016, among other deposits, the time deposits under the agreements with Postal Savings Bank of China had reached RMB 570,000,000.00 and the time deposits under the agreements with insurance companies had reached RMB 3,600,000,000.00.

Distribution of customers' deposits based on area is itemized as follows:

Item	December 31, 2016	December 31, 2015
Shandong	69,684,964,034.27	60,912,637,345.11
Shanxi	6,934,902,725.22	6,406,132,743.60
Total	76,619,866,759.49	67,318,770,088.71

#### (21) Salaries payable

1. Classification of salaries payable:

ltem	December 31, 2015	Increase in current period	Decrease in current period	December 31, 2016
Short-term remuneration	5,073,968.79	541,066,162.74	534,445,298.11	11,694,833.42
Defined contribution plan	6,040,041.24	85,903,601.00	85,323,208.30	6,620,433.94
Dismissal welfare	24,187,626.12	7,821,966.25	7,810,556.83	24,199,035.54
Total	35,301,636.15	634,791,729.99	627,579,063.24	42,514,302.90

Dismissal welfare is a welfare plan of the Company, under which the retirees can receive the housing allowance from the Company in proportion to the determined base until death. The Company will amortize the housing allowance of the retirees during the period of staff service after the calculation according to the specific assumption conditions, and charge it into the liabilities and current gains or losses.

### 2. Short-term remuneration:

ltem	December 31, 2015	Increase in current period	Decrease in current period	December 31, 2016
Salaries, bonuses, allowances and subsidies	4,610,159.66	441,899,148.45	435,509,308.11	11,000,000.00
Fringe benefits for staff		16,945,190.12	16,945,190.12	
Social insurance premium		26,275,399.39	26,238,880.99	36,518.40
Including: Medical insurance		22,542,638.51	22,506,120.11	36,518.40
Work-related injury insurance premium		1,545,989.49	1,545,989.49	
Childbearing insurance premium		2,133,625.18	2,133,625.18	
Other insurance premium		53,146.21	53,146.21	
Public housing reserve funds		37,720,022.76	37,718,333.76	1,689.00
Trade union fund and staff education fund	463,809.13	18,226,402.02	18,033,585.13	656,626.02
Total	5,073,968.79	541,066,162.74	534,445,298.11	11,694,833.42

### 3. Defined contribution plan

ltem	December 31, 2015	Increase in current period	Decrease in current period	December 31, 2016
Basic pension insurance premium		60,558,004.84	60,558,004.84	
Unemployment insurance		3,170,959.47	3,170,959.47	
Contribution of enterprise annuity	6,040,041.24	22,174,636.69	21,594,243.99	6,620,433.94
Total	6,040,041.24	85,903,601.00	85,323,208.30	6,620,433.94

# (22) Taxes payable

ltem	December 31, 2016	December 31, 2015
Income tax payable	72,260,280.28	4,062,343.07
Value added tax payable	29,806,772.56	
Business tax payable		43,852,560.52
Urban construction tax payable	2,596,400.69	2,852,701.56
Additional surcharge payable	1,933,467.55	2,192,632.83
Other tax payable	9,106,680.96	3,403,545.02
Total	115,703,602.04	56,363,783.00



#### (23) Interests payable

ltem	December 31, 2016	December 31, 2015
Interests payable on deposits	893,500,266.29	773,555,831.14
Interest payable on financial assets sold under repurchase agreements	4,051,701.47	639,047.67
Interests payable on interbank deposit and borrowing	51,564,651.82	54,631,320.24
Interest payable on bonds payable	17,372,222.22	17,372,222.22
Total	966,488,841.80	846,198,421.27

#### (24) Bonds payable

#### 1. Breakdown of bonds payable

ltem	December 31, 2016	December 31, 2015
Financial bonds	500,000,000.00	500,000,000.00
Total	500,000,000.00	500,000,000.00

#### 2. Changes in bonds payable

Name of bond	Face value	Issuing date	Bond duration	Amount of issued bonds	December 31, 2015
The first issue of financial bonds in 2014	500,000,000.00	2014-5-27	5 years	500,000,000.00	500,000,000.00
Total	500,000,000.00			500,000,000.00	500,000,000.00

#### Changes in bonds payable (Continued)

Name of bond	Issuance in current period	Interest accrued by book value	Amortization of the premiums and discounts	Repayment in current period	December 31, 2016
The first issue of financial bonds in 2014					500,000,000.00
Total					500,000,000.00

On October 28, 2013, pursuant to the Approval of China Banking Regulatory Commission for QISHANG BANK Issuing the Financial Bonds [Y.J.F. No.555 (2013)], the Company was agreed to issue the financial bonds approximating to not more than RMB 2 billion in the nationwide interbank bond market; on April 9, 2014, the People's Bank of China issued the Decision of the People's Bank of China on Granting the Administrative Licensing [Y.S.C.X.Z.Y.Z. No.24 (2014)] concerning the decision on granting the administrative licensing according to laws; on May 27, 2014, the Company issued the first term of financial bonds (bond code: 1420010) in 2014, which were mainly underwritten by Bank of Nanjing Co., Ltd. The amount of issued bonds was RMB 500 million, the issuing price was RMB 100/One Hundred Yuan, and the coupon rate was 5.9%.

#### (25) Other liabilities

ltem	December 31, 2016	December 31, 2015
Long-suspended and pending customers' deposits	10,054,349.97	12,100,997.97
Amounts to be transferred	331,982,396.49	180,274,844.15
Project funds to be paid	3,326,831.49	5,482,515.03
Agency business	5,090,133.75	1,587,913.09
Dividend payable	30,212,213.53	23,790,415.48
Staff risk premium	60,290,385.19	48,210,554.80
Withholding taxes payable	4,066,580.35	5,706,731.87
Fiscal deposits	406,229,848.77	325,406,027.48
Lease expenses payable	10,686,942.45	712,666.33
Other	10,318,567.01	2,398,121.72
Total	872,258,249.00	605,670,787.92

# (26) Capital stock

ltom	2015-12-31		2016-12-31		
ltem 2015-12-31	New shares	Stock dividends		2010-12-31	
Non-tradable shares	1,874,400,000.00	1,125,600,000.00	213,160,000.00	1,338,760,000.00	3,213,160,000.00

As of December 31, 2016, the top five shareholders are listed below:

Shareholder	Shareholding amount	Shareholding ratio
Zibo City Investment Co., Ltd.	320,673,368.00	9.98%
Union City • SD Payment Co., Ltd.	320,352,052.00	9.97%
Zibo Yinhuang Water Supply Co., Ltd.	160,336,684.00	4.99%
Zibo Water Supply Company	160,336,684.00	4.99%
Zibo Financial Holdings Co., Ltd.	150,697,204.00	4.69%

# (27) Capital reserve

ltem	December 31, 2015	Increase in current period	Decrease in current period	December 31, 2016
Share capital premium	690,000,000.00	3,050,376,000.00		3,740,376,000.00
Other	1,204,293.71			1,204,293.71
Total	691,204,293.71	3,050,376,000.00		3,741,580,293.71



#### (28) Surplus reserve

ltem	Statutory surplus reserve	Free reserve Total
December 31, 2015	578,193,620.40	578,193,620.40
Increase in current period	46,343,672.08	46,343,672.08
Decrease in current period	32.00	32.00
December 31, 2016	624,537,260.48	624,537,260.48

In accordance with the Company Law of the People's Republic of China and the Company's Articles of Association, the Company appropriated the statutory surplus reserve by 10 percent of its net profits.

2016 Profit Distribution Proposal was adopted at the Eleventh meeting of the sixth Board of Directors of the Company on April 11, 2017. Correspondingly, the Company appropriated the statutory surplus reserve of RMB 46,343,672.08 by 10 percent of after-tax profits.

#### (29) General risk reserve

Item	FY 2016	FY 2015
Beginning balance	1,016,980,000.00	1,016,980,000.00
Accrual in current period	230,000,000.00	
Decrease in current period		
Ending balance	1,246,980,000.00	1,016,980,000.00

2016 Profit Distribution Proposal was adopted at the Eleventh meeting of the sixth Board of Directors of the Company on April 11, 2017. In accordance with the requirements of the Administrative Measures for the Accrual of Reserves of Financial Enterprises [C.J. No. 20 (2012)], the general risk reserve of RMB 230,000,000.00 was accrued.

### (30) Retained profit

Item	FY 2016	FY 2015
Net profit attributed to the parent company's shareholders	478,689,405.91	625,047,426.23
Plus: Beginning retained profits	2,594,840,068.67	2,244,073,402.30
Profit available for distribution	3,073,529,474.58	2,869,120,828.53
Less: Appropriation of surplus reserve	46,343,672.08	61,280,759.86
Less: Appropriation of general risk reserve	230,000,000.00	
Profit available for distribution to shareholders	2,797,185,802.50	2,807,840,068.67
Less: Dividends payable to common shares	266,450,000.00	213,000,000.00
Retained profit at the end of period	2,530,735,802.50	2,594,840,068.67

2016 Profit Distribution Proposal was adopted at the Eleventh meeting of the sixth Board of Directors on April 11, 2017. Correspondingly, the Company would appropriate the statutory surplus reserve of RMB 46,343,672.08 by 10 percent of after-tax profit and general risk reserve of RMB 230,000,000.00. Based on 3,213,160,000 shares as at December 31, 2016, the Company would distribute one stock dividend every 10 shares to all shareholders, totally the stock dividends of 321,316,000 shares; the Company would distribute a cash dividend of RMB 0.25 per ten shares to all shareholders, totally the cash dividends of RMB 80,329,000.00 (tax-included). The aforesaid distribution plan needs to be approved by the General Meeting of Shareholders.

#### (31) Net interest income

ltem	FY 2016	FY 2015
Interest income		
Interest income from extended loans and advance payments	2,930,010,188.46	3,159,170,785.24
- Interest income from corporate loans and advance payments	2,257,483,523.12	2,369,072,380.19
- Interest income from personal loans and advance payments	235,958,523.98	258,654,373.11
- Interest income from bill discounting	436,568,141.36	531,444,031.94
Interest income from equity investment	543,880,911.36	546,451,044.84
Interest income from investment receivables	296,796,161.88	140,808,185.41
Interest income from interbank deposit fund	124,423,001.45	129,398,955.23
Interest income from balances with central bank	171,587,078.19	162,992,886.75
Interest income from interbank lending	2,955,690.12	7,591,012.42
Interest income from financial assets purchased under resale agreements	48,116,398.85	42,547,929.50
Interest income from rediscounting	34,426.00	
Other	50,736.11	131,395.61
Subtotal	4,117,854,592.42	4,189,092,195.00
Interest expenses		
Interest expense on deposits from customers	1,090,321,319.53	1,180,056,339.50
Interest expense on due to central bank	35,714,180.57	33,449,335.08
Interest expense on interbank deposit	337,883,854.10	378,147,596.58
Interest expense on borrowing funds	102,336,597.14	29,884,816.59
Interest expense on financial assets sold under repurchase agreements	113,757,209.72	97,517,661.39
Interest expense on bonds issuance	29,500,000.00	29,500,000.00
Interest expense on rediscounting	131,785,928.00	129,215,486.74
Other interest expenses	259.80	439.25
Subtotal	1,841,299,348.86	1,877,771,675.13
Net interest income	2,276,555,243.56	2,311,320,519.87



# (32) Net handling fee and commission income

Item	FY 2016	FY 2015
Handling fee and commission income		
Handling fee income of agency businesses	120,130,077.79	60,106,433.60
Settlement business handling fee income	59,420,118.52	92,717,248.83
Subtotal	179,550,196.31	152,823,682.43
Handling fee and commission expenses		
Handling fee expense of agency businesses	15,540,756.29	9,307,507.62
Settlement business handling fee expense	34,915,387.32	28,652,925.68
Subtotal	50,456,143.61	37,960,433.30
Net handling fee and commission income	129,094,052.70	114,863,249.13

#### (33) Investment income

1. Investment incomes are itemized as follows:

ltem	FY 2016	FY 2015
Investment income from disposal of financial assets available for sales	-13,887,540.77	-17,186,977.52
Investment income deriving from the period of holding the financial assets available for sales	895,000.00	440,000.00
Income from long-term equity investment accounted by equity approach	61,264,179.33	54,604,956.49
Other	326,824.52	
Total	48,598,463.08	37,857,978.97

2. Investment income deriving from the period of holding the financial assets available for sales is itemized as follows:

Item	FY 2016	FY 2015
China UnionPay Co., Ltd	520,000.00	440,000.00
Shandong Provincial City Commercial Bank Alliance Company	375,000.00	
Total	895,000.00	440,000.00

 ${\it 3. }\ lncome\ from\ long-term\ equity\ investment\ accounted\ by\ equity\ approach\ is\ itemized\ as\ follows:$ 

ltem	FY 2016	FY 2015
Chang'An Bank Co., Ltd.	61,264,179.33	54,604,956.49
Total	61,264,179.33	54,604,956.49

# (34) Taxes and surcharges

ltem	FY 2016	FY 2015
Business tax	55,109,874.43	181,587,422.30
Urban construction tax	10,552,279.00	11,846,867.21
Educational surcharge	8,101,996.99	9,079,373.97
Other	1,533,639.16	1,652,973.51
Total	75,297,789.58	204,166,636.99

# (35) Operating and administrative expenses

ltem	FY 2016	FY 2015
Staff expenses	636,840,481.93	597,860,648.00
Depreciation expenses	107,824,612.49	83,418,708.94
Amortization of intangible assets	8,969,099.74	5,109,112.27
Supervision expenses	3,735,141.61	3,274,555.11
Taxes	15,618,221.22	10,019,111.46
Consultation fees	7,149,611.83	6,361,545.47
Business promotion expenses	24,270,803.72	25,130,264.04
Advertising expenses	19,927,799.53	17,359,392.05
Business reception expenses	12,715,000.04	15,033,242.81
Public miscellaneous expenses	30,152,150.84	29,108,159.79
Fees of post and telecommunications	19,100,002.95	16,502,238.99
Printing expenses	12,757,982.00	13,581,880.53
Lease expenses	63,789,296.95	60,933,239.58
Banknote transport expenses	19,304,887.86	16,840,236.86
Electronic equipment operation expenses	15,169,045.65	13,390,891.49
Repair expenses	36,521,468.30	42,402,996.11
Labor protection expenses	1,145,676.24	2,154,875.30
Other	104,895,984.70	91,943,971.89
Total	1,139,887,267.60	1,050,425,070.69



# (36) Asset impairment loss

ltem	FY 2016	FY 2015
Loan loss reserve	682,983,048.84	516,172,450.38
Impairment reserve for receivables investment	12,745,482.34	9,742,189.86
Bad debt reserve for other receivables	3,206,855.67	1,788,051.54
Total	698,935,386.85	527,702,691.78

# (37) Non-operating income

# 1. Non-operating incomes are itemized as follows:

ltem	FY 2016	FY 2015
Incomes from disposal of fixed assets, intangible assets and debt assets	189,859.68	21,088,363.70
Incomes from liquidation of long-suspended accounts	2,615,756.81	1,080,364.32
Government subsidy	2,650,000.00	8,244,400.00
Other	5,403,835.40	3,825,356.71
Total	10,859,451.89	34,238,484.73

#### 2. Government subsidies are itemized as follows:

ltem	FY 2016	Related to assets/gains and losses
One-time opening award for financial institutions set up by the banking association	500,000.00	Gains and losses
Awards and subsidies for overseas financial institutions	500,000.00	Gains and losses
2015 capitals for financial innovative development	1,600,000.00	Gains and losses
Guarantee reward for starting of a business	50,000.00	Gains and losses
Total	2,650,000.00	Gains and losses

# (38) Non-operating expenditures

ltem	FY 2016	FY 2015
Donation and sponsorship expenditure	264,790.00	274,800.00
Expenditure on disposal of fixed assets and debt assets	1,025,569.08	508,583.21
Expenditure on penalties	60,631.47	1,677,583.99
Other	7,904,922.29	7,549,860.98
Total	9,255,912.84	10,010,828.18

# (39) Income tax expenses

ltem	FY 2016	FY 2015
Current income tax expense	196,146,803.21	184,906,927.82
Deferred income tax expense	-110,659,671.78	-68,390,460.17
Total	85,487,131.43	116,516,467.65

# VI. Equities in other entities

# (1) Equities in subsidiaries

# 1. Composition of corporate group

Name of subsidiary	Main place	Place of	Business nature	Shareholdir	ıg ratio (%)	Acquisition
	of business		Dusiness nature	Direct	Indirect	method
LinYiHedong Qishang Rural Bank Co., Ltd.	Linyi, Shandong	Linyi, Shandong	Finance	51.00		Incorporation by means of sponsorship

# 2. Key non-wholly-owned subsidiary

Name of subsidiary	Shareholding proportion of minority shareholders (%)	Gains and loss attributable to minority shareholders in current period	Dividend declared to be paid to minority shareholders in current period	Balance of minority shareholders' equity at the end of period
Lin Yi Hedong Qishang Rural Bank Co., Ltd.	49%	22,592,540.63	7,938,000.00	150,479,841.63



# 3. Financial highlight of key non-wholly-owned subsidiary

Name of subsidians	December 31, 2016				
Name of subsidiary	Loan balance	Total assets	Balance of deposits	Total liabilities	
Lin Yi Hedong Qishang Rural Bank Co., Ltd.	2,083,419,982.01	3,586,078,635.59	3,088,539,077.19	3,278,976,917.98	

# Financial highlight of key non-wholly-owned subsidiary (Continued)

Mana of out oldions	FY 2016					
Name of subsidiary	Operating income	Net profit	Total comprehensive income	Cash flow from operating activities		
LinYiHedong Qishang Rural Bank Co., Ltd.	130,983,461.06	47,628,951.12	47,628,951.12	-147,645,338.17		

# Financial highlight of key non-wholly-owned subsidiary (Continued)

Mana of subsidians	December 31, 2015					
Name of subsidiary	Loan balance	Total assets	Balance of deposits	Total liabilities		
LinYiHedong Qishang Rural Bank Co., Ltd.	1,012,568,033.91	2,288,270,001.10	1,867,234,723.71	2,149,075,509.26		

# Financial highlight of key non-wholly-owned subsidiary (Continued)

N	FY 2015					
Name of subsidiary	Operating income	Net profit	Total comprehensive income	Cash flow from operating activities		
LinYiHedong Qishang Rural Bank Co., Ltd.	94,991,703.65	26,003,505.96	26,003,505.96	720,061,180.86		

# (2) Equities in associates and joint ventures

# 1. Key joint ventures

Name of joint ventures Main place of business	Main place	Registered	Business		Accounting treatment method of investment	
	of business	address nature		Direct	Indirect	in joint ventures
Chang'An Bank Co., Ltd.	Xi'an, Shanxi	Xi'an, Shanxi	Finance	4.3528		Equity method

#### 2. Main financial information on key joint ventures

Unit: RMB thousand

ltem	December 31, 2016	December 31, 2015
Chang'An Bank Co., Ltd.		
Total assets	181,983,348	159,916,081
Total liabilities	168,822,835	150,040,655
Net assets	13,160,513	9,875,425
Net profit	1,248,646	1,056,090
Other comprehensive income		10,733
Total comprehensive income	1,248,646	1,056,090
Dividends from associates received by the Company in current period	19,645	5,580

#### VIII. Main off-balance-sheet items

#### (1) Off-balance-sheet business refers to all the businesses not reflected in the balance sheet, consisting of two parts:

Off-balance-sheet business with contingent risks refers to the business in which the Company provides guarantee for solvency capacity of customers and bear default risks of customers, i.e., loan commitment; risk-free off-balance-sheet business mainly involves settlement and agency business.

# (2) Contingent risks

- 1. Bank acceptance bill refer to a commercial bill that the Company agrees to accept through reviewing after the acceptance applicant makes application to the Company.
- 2. Letter of credit (L/C) refers to a written guarantee with a certain amount that is issued by the Company to the beneficiary upon the requirements and instructions of the applicant, and paid at a designated place, on the strength of the specified voucher and within an agreed time limit.
- 3. Bank guarantee refers to a credit business that, in the form of issuing a guarantee, the Company shall, upon the request of the applicant or the client, make commitments to the beneficiary on performance of liabilities or assumption of responsibilities as specified in the bank guarantee when the applicant fails to perform the obligations or commitments as contracted therein.

ltem	December 31, 2016	December 31, 2015
L/C issued	6,080,543,680.12	5,692,506,376.10
Acceptance bill	34,339,785,415.43	28,691,523,232.60
Letters of guarantee issued	269,775,602.79	252,044,354.36
Total	40,690,104,698.34	34,636,073,963.06

# IX. Agency business

#### (1) Entrusted loans and entrusted deposits

The Company disbursed the entrusted loans on behalf of third party lenders. As an intermediary, the Company will disburse loans to borrowers according to the intention of third party lenders offering the funds, and enter into the contract with such third party lenders to specify that the Company is responsible for management and reclamation of such loans on its behalf. The third party lenders may, at their discretion, determine the requirements and articles of entrusted loans, including the purpose, amount, interest rate and repayment arrangement of such loans. The handling fees of entrusted loans charged by the Company are generally one-time charge, but the risk of loan losses shall be borne by the third party lenders.

ltem	December 31, 2016	December 31, 2015
Entrusted loans	2,611,279,064.79	3,487,081,078.22
Entrusted deposits	2,611,344,855.51	3,487,104,030.15

#### (2) Wealth management business

The Company sold the "JindaChuangfu" RMB wealth management products to individuals and institutional investors. The funds raised thereof were mainly applied in the bond investment in the inter-bank market, directed asset management plan, etc., from which the Company derived handling fees, service charges of financial consultant and other incomes.

Item	December 31, 2016	December 31, 2015
Wealth management assets under the entrustment	10,858,600,000.00	7,132,610,000.00
Wealth management capital under the entrustment	10,858,600,000.00	7,132,610,000.00

#### X. Commitments and Contingencies

#### (1) Capital expenditure commitments

ltem	Contracted sum	December 31, 2016 Paid amount	December 31, 2016 Outstanding amount
Office system and business premises	536,521,458.86	432,842,860.10	103,678,598.76
Total	536,521,458.86	432,842,860.10	103,678,598.76

ltem	Contracted sum	December 31, 2015 Paid amount	December 31, 2015 Outstanding amount
Office system and business premises	1,206,336,770.10	932,728,586.40	273,608,183.70
Total	1,206,336,770.10	932,728,586.40	273,608,183.70

#### (2) Lease commitment

The commitments on housing lease mainly reflected the rents of business premises and office buildings leased by the Company according to its needs. As the lessee, the Company's minimum lease commitments on commercial housing in the future are as follows:

ltem	December 31, 2016	December 31, 2015
Below 1 year (1 year included)	56,699,837.17	52,491,049.52
1–2 years (2 years included)	45,262,506.65	42,659,018.96
2-3 years (3 years included)	41,533,309.02	39,879,010.40
Above 3 years	192,781,252.16	225,354,337.39
Total	336,276,905.00	360,383,416.27

#### (3) Restricted assets in use

ltem	December 31, 2016	December 31, 2015
Bonds	5,790,370,000.00	5,357,670,000.00
Notes	506,000,000.00	558,525,000.00
Total	6,296,370,000.00	5,916,195,000.00

Note: Under no circumstances may the Company apply the legal reserve paid to the People's Bank of China according to provisions for the daily operating activities, except the above-mentioned assets used for repurchase business.

#### XI. Events Occurring after the Balance Sheet Date

2016 Profit Distribution Proposal was adopted at the eleventh meeting of the sixth Board of Directors on April 11, 2017. Correspondingly, the Company would appropriate the statutory surplus reserve of RMB 46,343,672.08 by 10 percent of after-tax profit and general risk reserve of RMB 230,000,000.00. Based on 3,213,160,000 shares as at December 31, 2016, the Company would distribute one stock dividend every 10 shares to all shareholders, totally the stock dividends of 321,316,000 shares; the Company would distribute a cash dividend of RMB 0.25 per ten shares to all shareholders, totally the cash dividends of RMB 80,329,000.00 (tax-included). The aforesaid distribution plan needs to be approved by the General Meeting of Shareholders.

Except for the aforesaid event, the Company had no event occurring after the balance sheet date to be disclosed as of Tuesday, April 11, 2017.



# **IV. Capital Adequacy**

#### 1. Calculation range of capital adequacy ratio

The Bank and the financial institutions invested by the Bank directly or indirectly in conformity with the Administrative Measures for the Capital of Commercial Banks (Trial) of the China Banking Regulatory Commission (implemented as of January 1, 2013) were included.

#### 2. Quantity and composition of capital and capital adequacy ratio at all levels (at the Group level)

Item category	FY 2016	FY 2015
Net capital	RMB 12.125 billion	RMB 7.540 billion
Including: Core tier-1 capital	RMB 11.605 billion	RMB 7.080 billion
Tier-2 capital	RMB 603 million	RMB 534 million
Deductions of core tier-1 capital	RMB 86 million	RMB 75 million
Total risk assets after the application of bottom line and calibration of capital	RMB 82.362 billion	RMB 69.108 billion
Core first-level capital adequacy ratio	13.99%	10.14%
Tier-1 capital adequacy ratio	13.99%	10.14%
Capital adequacy ratio	14.72%	10.91%

#### 3. Measurement of risk-weighted capitals

The Bank measured the risk-weighted capitals in accordance with the Administrative Measures for the Capital of Commercial Banks (Trial): credit risk weighted asset by method of weighting, market risk by standard technique and operational risk by basic indicator approach.

# V. Situation of NPLs under five-tier loan classification as well as major policies, measures for non-performing asset management and corresponding effects (Unit: RMB10,000)

NPL balance	December 31, 2016	December 31, 2015
Substandard	97605.73	89121.99
Doubtful	1656.00	4942.47
Loss	0	0
Total	99261.73	94064.46

Firstly, screwed down the valve for new non-performing loans. Reinforced construction of system enforcement, intensified management of lending posts, and standardized construction and management of weak links before loan, during loan and after loan, carried out the work of "three-examination", strengthened credit access administration, controlled the admittance from the aspect of admittance standard and professional quality and moral standards of employees, adjusted and optimized credit asset structure, focused on credit business with enough pledge guarantee, adhered to base line thinking and carried out "high pressure" control over risk source in new credit management, recovered and adhered to credit and loan regular meeting system of branches, strengthened continuous tracking of risks of

the guarantee circle, credit risks with a large amount and frequent problems, and insisted on cultural construction of compliant credit and loan. Secondly, further reinforced the disposal of non-performing loan. Strengthened forces to control management of non-performing loan and professional clearing, insisted on the principle of "daily supervision, half-monthly adjustment and monthly assessment" to realize early recognition, supervision, warning, disposition and accountability, completed the framework, made clear duties, ensured special management for important customers, founded professional teams in important areas, concentrated various resources like manpower, materials and finance, reinforced clearing forces, intensified cooperation with third parties like governmental sectors, political-legal departments and assets management company, used economical, administrative and legal means, adopted measures like reuse, recombination and lawsuit, and improved the capability to deal with key areas, important customers and large batches of assets.

# VI. Related parties and related transaction

#### 1. Related parties

The related parties of the Company include the shareholders holding 5% or more of the Company's shares, controlling shareholder holding 5% or more of the Company's shares and its/his controlling subsidiaries, the directors, supervisors and senior executives of the Company and their family members with close relations, the units with associated relationship as the directors, supervisors and senior executives of the Company and their family members with close relations hold a concurrent post of Chairman or General Manager in a company other than the Company (hereinafter referred to as "Other enterprises with the same key management personnel"), as well as the subsidiaries, associates and joint ventures of the Company.

#### 2. Shareholders with 5% or more of shares in the Company

Shareholder	Registered address	Business nature	Registered capital (RMB1 million)	Shareholding ratio (%)	Proportion of voting rights (%)
Zibo City Investment Co., Ltd.	Zibo	Operation of state-owned assets	1,380	9.98	9.98
Union City • SD Payment Co., Ltd.	Zibo	Non-financial IC card production, etc.	300	9.97	9.97

#### 3. Situation about subsidiaries of the Company

Institution name	Registered address	Main business	Type of Company	Shareholding ratio (%)	The relation with the Company	Legal Representative
LinYiHedong Qishang Rural Bank Co., Ltd.	Linyi, Shandong	Absorbing public deposits; making loans with different terms; handling domestic settlement; handling bill acceptance and discount; engaging in interbank lending and borrowing; engaging in the business of bank card; issuing financial bonds; distributing, redeeming and underwriting government bonds on an agency basis; handling collection, payment and insurance business as an agent; engaging in houses tenancy; and other businesses approved by China Banking Regulatory Commission.	Limited Company (non-list)	51.00	Subsidiary	Ge Tao



# 4. Situation about associates and joint ventures of the Company

Institution name	The relation with the Company
Chang'An Bank Co., Ltd.	Joint ventures of the Company

# 5. Other related parties

Institution name	The relation with the Company
Shandong Beijin Group Co., Ltd.	Same key management personnel
Zibo Chengdong Enterprise Group Co., Ltd.	Same key management personnel
Shandong Beidouxing Textile Co., Ltd.	Same key management personnel
Shandong Guihe Paper Group Co., Ltd.	Same key management personnel
Shandong Chongzheng Cement Group Co., Ltd.	Same key management personnel

#### 6. Related transaction

The related transactions of this Company conform to the stipulations of the laws, administrative regulations, unified accounting systems of the state and relevant banking regulatory rules, and are conducted based on the conditions that are not superior to the same transactions with non-related parties.

1. Due from banks and other financial institutions

Item	December 31, 2016	December 31, 2015
Chang'An Bank Co., Ltd.	2,695,697.39	74,462,929.85

#### 2. Interest income on due from banks and other financial institutions

ltem	FY 2016	FY 2015
Chang'An Bank Co., Ltd.	754,903.08	2,172,340.97

#### 3. Balance of loans

ltem	December 31, 2016	December 31, 2015
Shandong Beijin Group Co., Ltd.		78,000,000.00
Shandong Guihe Paper Group Co., Ltd.	43,000,000.00	43,000,000.00

Note: no non-performing loan appears in the above loans.

#### 4. Loan interest income

ltem	FY 2016	FY 2015
Living Realty Jinan Co., Ltd.	3,153,875.93	4,368,912.51
Shandong Guihe Paper Group Co., Ltd.	1,263,241.65	1,578,481.25
Union City • SD Payment Co., Ltd.		942,000.00

#### 5. Due to banks and other financial institutions

ltem	December 31, 2016	December 31, 2015
Chang'An Bank Co., Ltd.		0.55

#### 6. Balance of deposits

ltem	December 31, 2016	December 31, 2015
Total balances with associated enterprises	532,330,473.76	17,024,806,130.46

#### 7. Deposit interest expense

ltem	FY 2016	FY 2015
Total balances with associated enterprises	2,683,955.73	23,365,889.84

# VII. Transfer and Sale of Material Assets

During the reporting period, the Bank's expenditure for procurement of fixed assets was RMB 52.2463 million, including RMB 517.9 thousand for procurement of premises, RMB 6.1987 million for procurement of transportation tools, RMB 24.4550 million for electronic devices and RMB 21.0747 million for other assets; and the fixed assets RMB 8.3987 million were disposed.



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